

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 1 - San Diego

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
			Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Employee	Under 30	30-39	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
			Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance
			Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max
Employee	Under 30	30-39	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
			\$484.92	\$412.35	\$355.71	\$261.90	\$271.59	\$267.43	\$244.29	\$178.57	\$179.54	\$143.14	\$232.74	\$193.58	\$159.87	\$212.51	\$190.41	\$812.98	\$1,005.72
Employee and Spouse	Under 30	30-39	\$633.37	\$538.59	\$464.61	\$342.08	\$354.73	\$349.30	\$319.08	\$233.24	\$234.50	\$186.96	\$303.99	\$252.84	\$208.81	\$277.57	\$248.70	\$979.57	\$1,211.80
			\$769.35	\$654.21	\$564.35	\$415.52	\$430.89	\$424.29	\$387.58	\$283.31	\$284.85	\$227.10	\$369.25	\$307.12	\$253.64	\$337.16	\$302.09	\$1,106.91	\$1,369.33
			\$1,013.41	\$861.75	\$743.38	\$547.33	\$567.58	\$558.89	\$510.53	\$373.18	\$375.21	\$299.14	\$486.39	\$404.55	\$334.10	\$444.11	\$397.93	\$1,537.90	\$1,902.50
			\$1,368.03	\$1,163.30	\$1,003.51	\$738.86	\$766.20	\$754.46	\$689.18	\$503.77	\$506.51	\$403.82	\$656.59	\$546.12	\$451.02	\$599.52	\$537.17	\$1,890.49	\$2,338.69
Employee and Spouse	Under 30	30-39	\$1,794.76	\$1,526.17	\$1,316.53	\$969.33	\$1,005.19	\$989.80	\$904.15	\$660.91	\$664.50	\$529.78	\$861.40	\$716.47	\$591.70	\$786.53	\$704.73	\$2,409.58	\$2,980.83
			\$1,276.91	\$1,085.82	\$936.67	\$689.65	\$715.16	\$704.21	\$643.27	\$470.22	\$472.77	\$376.92	\$612.86	\$509.74	\$420.98	\$559.59	\$501.40	\$1,770.83	\$2,190.65
			\$2,120.03	\$1,802.76	\$1,555.14	\$1,145.01	\$1,187.37	\$1,169.18	\$1,068.02	\$780.69	\$784.94	\$625.80	\$1,017.52	\$846.32	\$698.94	\$929.08	\$832.46	\$3,575.28	\$4,422.90
			\$1,361.73	\$1,157.94	\$998.89	\$735.46	\$762.67	\$750.99	\$686.00	\$501.45	\$504.18	\$401.96	\$653.57	\$543.60	\$448.94	\$596.76	\$534.70	\$1,987.06	\$2,458.15
Employee and Spouse	Under 30	30-39	\$1,583.41	\$1,346.45	\$1,161.50	\$855.18	\$886.82	\$873.24	\$797.68	\$583.09	\$586.25	\$467.39	\$759.97	\$632.09	\$522.02	\$693.91	\$621.74	\$2,219.03	\$2,745.11
			\$1,583.41	\$1,346.44	\$1,161.50	\$855.19	\$886.82	\$873.24	\$797.68	\$583.09	\$586.25	\$467.40	\$759.96	\$632.09	\$522.02	\$693.91	\$621.74	\$2,481.26	\$3,069.51
			\$2,311.77	\$1,965.81	\$1,695.78	\$1,248.56	\$1,294.76	\$1,274.93	\$1,164.61	\$851.30	\$855.92	\$682.39	\$1,109.55	\$922.86	\$762.15	\$1,013.10	\$907.75	\$3,076.41	\$3,805.75
			\$2,850.11	\$2,423.58	\$2,090.68	\$1,539.31	\$1,596.27	\$1,571.82	\$1,435.81	\$1,049.54	\$1,055.24	\$841.30	\$1,367.92	\$1,137.77	\$939.64	\$1,249.02	\$1,119.13	\$3,641.20	\$4,504.45
Employee and Spouse	Under 30	30-39	\$3,527.24	\$2,999.38	\$2,587.38	\$1,905.03	\$1,975.51	\$1,945.25	\$1,776.93	\$1,298.89	\$1,305.95	\$1,041.18	\$1,692.92	\$1,408.08	\$1,162.87	\$1,545.77	\$1,385.01	\$4,528.81	\$5,602.48
			\$2,553.85	\$2,171.66	\$1,873.36	\$1,379.31	\$1,430.34	\$1,408.43	\$1,286.56	\$940.45	\$945.55	\$753.85	\$1,225.73	\$1,019.49	\$841.96	\$1,119.19	\$1,002.80	\$3,541.56	\$4,381.19
			\$4,968.59	\$4,225.02	\$3,644.68	\$2,683.49	\$2,782.77	\$2,740.14	\$2,503.05	\$1,829.66	\$1,839.61	\$1,466.65	\$2,384.70	\$1,983.46	\$1,638.06	\$2,177.42	\$1,950.98	\$5,900.63	\$7,299.55
			\$1,203.40	\$1,023.31	\$882.75	\$649.94	\$673.99	\$663.67	\$606.24	\$443.15	\$445.55	\$355.22	\$577.58	\$480.40	\$396.74	\$527.37	\$472.53	\$1,941.67	\$2,402.00
Employee and Dependents	Under 30	30-39	\$1,330.04	\$1,131.00	\$975.65	\$718.35	\$744.92	\$733.51	\$670.05	\$489.79	\$492.44	\$392.61	\$638.36	\$530.95	\$438.49	\$582.88	\$522.26	\$2,154.71	\$2,665.54
			\$1,298.39	\$1,104.07	\$952.42	\$701.25	\$727.19	\$716.05	\$654.09	\$478.13	\$480.72	\$383.26	\$623.16	\$518.31	\$428.05	\$569.00	\$509.82	\$2,252.20	\$2,786.15
			\$1,520.07	\$1,292.58	\$1,115.03	\$820.97	\$851.34	\$838.31	\$765.77	\$559.75	\$562.80	\$448.70	\$729.56	\$606.81	\$501.14	\$666.15	\$596.87	\$2,442.01	\$3,020.96
			\$1,668.87	\$1,419.12	\$1,224.19	\$901.34	\$934.69	\$920.37	\$840.74	\$614.55	\$617.90	\$492.62	\$800.98	\$666.22	\$550.20	\$731.36	\$655.30	\$2,655.59	\$3,285.17
Employee and Dependents	Under 30	30-39	\$2,209.51	\$1,878.85	\$1,620.77	\$1,193.33	\$1,237.48	\$1,218.53	\$1,113.09	\$813.64	\$818.06	\$652.21	\$1,060.46	\$882.04	\$728.44	\$968.29	\$867.59	\$3,298.43	\$4,080.41
			\$1,664.72	\$1,415.59	\$1,221.15	\$899.10	\$932.36	\$918.09	\$838.64	\$613.03	\$616.36	\$491.40	\$798.99	\$664.55	\$548.84	\$729.54	\$653.68	\$2,751.26	\$3,403.52
			\$2,507.89	\$2,132.58	\$1,839.65	\$1,354.49	\$1,404.60	\$1,383.08	\$1,263.41	\$923.52	\$928.54	\$740.29	\$1,203.68	\$1,001.15	\$826.81	\$1,099.05	\$984.76	\$4,558.85	\$5,639.65
			\$1,710.08	\$1,454.16	\$1,254.42	\$923.60	\$957.77	\$943.10	\$861.49	\$629.73	\$633.15	\$504.79	\$820.76	\$682.66	\$563.78	\$749.42	\$671.48	\$3,115.75	\$3,854.43
Family	Under 30	30-39	\$1,963.42	\$1,669.59	\$1,440.26	\$1,060.42	\$1,099.65	\$1,082.81	\$989.12	\$723.02	\$726.95	\$579.57	\$942.35	\$783.79	\$647.30	\$860.45	\$770.96	\$3,394.17	\$4,198.85
			\$2,058.43	\$1,750.37	\$1,509.95	\$1,111.74	\$1,152.87	\$1,135.21	\$1,036.98	\$758.01	\$762.13	\$607.61	\$987.95	\$821.72	\$678.63	\$902.08	\$808.26	\$3,626.55	\$4,486.33
			\$2,628.46	\$2,235.10	\$1,928.09	\$1,419.60	\$1,472.12	\$1,449.58	\$1,324.15	\$967.92	\$973.18	\$775.87	\$1,261.54	\$1,049.28	\$866.55	\$1,151.88	\$1,032.10	\$3,980.52	\$4,924.21
			\$2,871.94	\$2,442.14	\$2,106.69	\$1,551.11	\$1,608.50	\$1,583.86	\$1,446.81	\$1,057.58	\$1,063.33	\$847.75	\$1,378.40	\$1,146.48	\$946.83	\$1,258.59	\$1,127.70	\$4,406.29	\$5,450.94
Family	Under 30	30-39	\$3,877.12	\$3,296.90	\$2,844.03	\$2,093.99	\$2,171.46	\$2,138.21	\$1,953.19	\$1,427.73	\$1,435.49	\$1,144.46	\$1,860.84	\$1,547.75	\$1,278.22	\$1,699.10	\$1,522.39	\$5,417.66	\$6,702.07
			\$2,941.73	\$2,501.49	\$2,157.89	\$1,588.80	\$1,647.58	\$1,622.35	\$1,481.96	\$1,089.16	\$1,089.16	\$868.35	\$1,411.90	\$1,174.34	\$969.84	\$1,289.18	\$1,155.11	\$4,522.92	\$5,595.20
			\$5,015.76	\$4,265.13	\$3,679.28	\$2,708.96	\$2,809.19	\$2,766.15	\$2,526.81	\$1,847.03	\$1,857.07	\$1,480.57	\$2,407.34	\$2,002.29	\$1,653.61	\$2,198.10	\$1,969.50	\$6,884.20	\$8,516.29
			\$1,963.42	\$1,669.59	\$1,440.26	\$1,060.42	\$1,099.65	\$1,082.81	\$989.12	\$723.02	\$726.95	\$579.57	\$942.35	\$783.79	\$647.30	\$860.45	\$770.96	\$3,394.17	\$4,198.85

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 1 - San Diego

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
			Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Employee	Under 30	30-39	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
			Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance	Coinurance
			Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max	Max
Employee	Under 30	30-39	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy	Pharmacy
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
			\$499.47	\$424.72	\$366.38	\$269.76	\$279.74	\$275.45	\$251.62	\$193.12	\$168.29	\$147.44	\$239.73	\$199.39	\$164.66	\$218.89	\$196.12	\$837.36	\$1,035.88
Employee and Spouse	Under 30	30-39	\$652.38	\$554.74	\$478.54	\$352.34	\$365.38	\$359.78	\$328.65	\$252.24	\$219.81	\$192.58	\$313.12	\$260.43	\$215.07	\$285.90	\$256.16	\$1,008.94	\$1,248.14
			\$792.43	\$673.84	\$581.28	\$427.99	\$443.82	\$437.01	\$399.21	\$306.39	\$267.00	\$233.92	\$380.34	\$316.34	\$261.24	\$347.28	\$311.15	\$1,140.10	\$1,410.40
			\$1,043.81	\$887.60	\$765.68	\$563.76	\$584.61	\$575.65	\$525.85	\$403.59	\$351.70	\$308.13	\$501.00	\$416.69	\$344.11	\$457.45	\$409.86	\$1,584.02	\$1,959.56
			\$1,409.08	\$1,198.20	\$1,033.61	\$761.03	\$789.19	\$777.09	\$709.86	\$544.82	\$474.77	\$415.95	\$676.31	\$562.51	\$464.53	\$617.52	\$553.28	\$1,947.18	\$2,408.82
Employee and Spouse	Under 30	30-39	\$1,848.61	\$1,571.95	\$1,356.02	\$998.42	\$1,035.36	\$1,019.48	\$931.28	\$714.76	\$622.87	\$545.70	\$887.27	\$737.97	\$609.43	\$810.14	\$725.87	\$2,481.84	\$3,070.23
			\$1,315.23	\$1,118.39	\$964.77	\$710.34	\$736.62	\$725.33	\$662.58	\$508.53	\$443.15	\$388.25	\$631.27	\$525.04	\$433.59	\$576.39	\$516.43	\$1,823.93	\$2,256.35
			\$2,183.65	\$1,856.84	\$1,601.79	\$1,179.37	\$1,223.00	\$1,204.25	\$1,100.06	\$844.31	\$735.75	\$644.60	\$1,048.08	\$871.72	\$719.88	\$956.97	\$857.42	\$3,682.49	\$4,555.53
			\$1,402.59	\$1,192.68	\$1,028.85	\$757.53	\$785.55	\$773.51	\$706.59	\$542.31	\$472.58	\$414.03	\$673.20	\$559.92	\$462.39	\$614.68	\$550.74	\$2,046.65	\$2,531.87
Employee and Spouse	Under 30	30-39	\$1,630.92	\$1,386.84	\$1,196.34	\$880.84	\$913.44	\$899.43	\$821.61	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.67	\$714.74	\$640.39	\$2,285.57	\$2,827.43
			\$1,630.92	\$1,386.84	\$1,196.34	\$880.85	\$913.43	\$899.42	\$821.62	\$630.59	\$549.52	\$481.44	\$782.79	\$651.07	\$537.66	\$714.74	\$640.39	\$2,555.67	\$3,161.57
			\$2,381.13	\$2,024.78	\$1,746.65	\$1,286.04	\$1,333.61	\$1,313.16	\$1,199.56	\$920.66	\$802.29	\$702.90	\$1,142.87	\$950.55	\$784.98	\$1,043.52	\$934.97	\$3,168.67	\$3,919.89
			\$2,935.63	\$2,496.29	\$2,153.39	\$1,585.51	\$1,644.17	\$1,618.96	\$1,478.90	\$1,135.06	\$989.12	\$866.58	\$1,409.01	\$1,171.91	\$967.79	\$1,286.52	\$1,152.69	\$3,750.39	\$4,639.53
Employee and Spouse	Under 30	30-39	\$3,633.08	\$3,089.36	\$2,664.99	\$1,962.20	\$2,034.79	\$2,003.59	\$1,830.25	\$1,404.72	\$1,224.12	\$1,072.46	\$1,743.76	\$1,450.34	\$1,197.71	\$1,592.17	\$1,426.55	\$4,664.62	\$5,770.50
			\$2,630.48	\$2,236.80	\$1,929.56	\$1,420.70	\$1,473.26	\$1,450.67	\$1,325.17	\$1,017.07	\$886.31	\$776.50	\$1,262.55	\$1,050.09	\$867.19	\$1,152.79	\$1,032.87	\$3,647.76	\$4,512.58
			\$5,117.68	\$4,351.77	\$3,754.01	\$2,764.02	\$2,866.27	\$2,822.32	\$2,578.15	\$1,978.75	\$1,724.33	\$1,510.70	\$2,456.32	\$2,042.99	\$1,687.14	\$2,242.79	\$2,009.49	\$6,077.58	\$7,518.44
			\$1,239.51	\$1,054.01	\$909.23	\$669.45	\$694.22	\$683.57	\$624.43	\$479.26	\$417.64	\$365.89	\$594.93	\$494.82	\$408.63	\$543.21	\$486.70	\$1,999.90	\$2,474.03
Employee and Dependents	Under 30	30-39	\$1,369.96	\$1,164.92	\$1,004.91	\$739.90	\$767.28	\$755.51	\$690.15	\$529.69	\$461.59	\$404.40	\$657.53	\$546.89	\$451.63	\$600.37	\$537.92	\$2,219.32	\$2,745.47
			\$1,337.34	\$1,137.20	\$980.99	\$722.29	\$749.01	\$737.52	\$673.72	\$517.08	\$450.60	\$394.77	\$641.88	\$533.87	\$440.88	\$586.08	\$525.11	\$2,319.74	\$2,869.70
			\$1,565.67	\$1,331.36	\$1,148.48	\$845.61	\$876.89	\$863.45	\$788.75	\$605.37	\$527.53	\$462.18	\$751.48	\$625.02	\$516.15	\$686.15	\$614.77	\$2,515.24	\$3,111.56
			\$1,718.95	\$1,461.70	\$1,260.91	\$928.39	\$962.74	\$947.98	\$865.96	\$664.63	\$579.18	\$507.42	\$825.04	\$686.21	\$566.68	\$753.32	\$674.95	\$2,735.22	\$3,383.69
Employee and Dependents	Under 30	30-39	\$2,275.80	\$1,935.21	\$1,669.38	\$1,229.14	\$1,274.62	\$1,255.07	\$1,146.49	\$879.93	\$766.81	\$671.80	\$1,092.31	\$908.51	\$750.26	\$997.36	\$893.61	\$3,397.35	\$4,202.79
			\$1,714.68	\$1,458.06	\$1,257.78	\$926.08	\$960.34	\$945.62	\$863.81	\$662.98	\$577.74	\$506.16	\$822.99	\$684.50	\$565.28	\$751.45	\$673.28	\$2,833.76	\$3,505.59
			\$2,583.15	\$2,196.55	\$1,894.84	\$1,395.14	\$1,446.75	\$1,424.57	\$1,301.32	\$998.78	\$870.36	\$762.53	\$1,239.83	\$1,031.20	\$851.58	\$1,132.05	\$1,014.29	\$4,695.55	\$5,808.77
			\$1,761.39	\$1,497.78	\$1,292.05	\$951.31	\$986.51	\$971.38	\$887.34	\$681.04	\$593.48	\$519.95	\$845.41	\$703.15	\$580.68	\$771.92	\$691.62	\$3,209.19	\$3,970.02
Family	Under 30	30-39	\$2,022.33	\$1,719.67	\$1,483.45	\$1,092.24	\$1,132.66	\$1,115.29	\$1,018.80	\$781.93	\$681.40	\$596.98	\$970.66	\$807.32	\$666.70	\$886.28	\$794.08	\$3,495.95	\$4,324.76
			\$2,120.19	\$1,802.89	\$1,555.24	\$1,145.10	\$1,187.46	\$1,169.25	\$1,068.10	\$819.77	\$714.37	\$625.86	\$1,017.62	\$846.39	\$698.96	\$929.16	\$832.50	\$3,735.30	\$4,620.87
			\$2,707.32	\$2,302.15	\$1,985.93	\$1,462.21	\$1,516.30	\$1,493.05	\$1,363.88	\$1,046.78	\$912.20	\$799.19	\$1,299.43	\$1,080.77	\$892.52	\$1,186.47	\$1,063.05	\$4,099.89	\$5,071.89
			\$2,958.12	\$2,515.41	\$2,169.89	\$1,597.65	\$1,656.76	\$1,631.36	\$1,490.22	\$1,143.75	\$996.70	\$873.21	\$1,419.80	\$1,180.89	\$975.20	\$1,296.38	\$1,161.52	\$4,538.43	\$5,614.40
Family	Under 30	30-39	\$3,993.45	\$3,395.80	\$2,929.34	\$2,156.83	\$2,236.63	\$2,202.33	\$2,011.80	\$1,544.06	\$1,345.55	\$1,178.84	\$1,916.73	\$1,594.20	\$1,316.52	\$1,750.10	\$1,568.06	\$5,580.13	\$6,903.06
			\$3,030.00	\$2,576.53	\$2,222.62	\$1,636.48	\$1,697.02	\$1,671.00	\$1,526.44	\$1,171.55	\$1,020.92	\$894.44	\$1,454.31	\$1,209.58	\$998.90	\$1,327.88	\$1,189.75	\$4,658.55	\$5,763.00
			\$5,166.27	\$4,393.08	\$3,789.65	\$2,790.26	\$2,893.48	\$2,849.12	\$2,602.62	\$1,997.54	\$1,740.70	\$1,525.05	\$2,479.64	\$2,062.39	\$1,703.16	\$2,264.08	\$2,028.56	\$7,090.64	\$8,771.68
			\$5,166.27	\$4,393.08	\$3,789.65	\$2,790.26	\$2,893.48	\$2,849.12	\$2,602.62	\$1,997.54	\$1,740.70	\$1,525.05	\$2,479.64	\$2,062.39	\$1,703.16	\$2,264.08	\$2,028.56	\$7,090.64	\$8,771.68

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 1 - San Diego

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		
Employee and Spouse	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		
Employee and Dependents	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.2%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		
Family	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.1%	-6.3%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%		

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 2 - Orange

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Employee	Under 30	\$652.92	\$470.17	\$405.59	\$298.63	\$309.67	\$304.93	\$278.54	\$225.71	\$204.72	\$163.21	\$265.38	\$220.73	\$182.29	\$242.32	\$217.11	\$1,347.34	\$1,666.78
	30-39	\$722.19	\$614.11	\$529.76	\$390.05	\$404.47	\$398.28	\$363.81	\$294.81	\$267.39	\$213.18	\$346.62	\$288.30	\$238.10	\$316.50	\$283.58	\$1,623.42	\$2,008.32
	40-49	\$877.23	\$745.95	\$643.49	\$473.79	\$491.31	\$483.79	\$441.92	\$358.10	\$324.80	\$258.94	\$421.04	\$350.20	\$289.21	\$384.45	\$344.46	\$1,834.46	\$2,269.39
	50-54	\$1,155.52	\$982.58	\$847.62	\$624.09	\$647.16	\$637.26	\$582.11	\$471.70	\$427.83	\$341.08	\$554.60	\$461.29	\$380.96	\$506.41	\$453.73	\$2,548.74	\$3,153.02
	55-59	\$1,559.87	\$1,326.42	\$1,144.23	\$842.48	\$873.62	\$860.25	\$785.80	\$636.76	\$577.55	\$460.44	\$748.68	\$622.71	\$514.27	\$683.62	\$612.50	\$3,133.09	\$3,875.91
	60-64	\$2,046.44	\$1,740.17	\$1,501.15	\$1,105.27	\$1,146.13	\$1,128.59	\$1,030.92	\$835.38	\$757.70	\$604.06	\$982.21	\$816.95	\$674.68	\$896.86	\$803.55	\$3,993.36	\$4,940.14
	65+ MP	\$1,455.97	\$1,238.07	\$1,068.02	\$786.36	\$815.44	\$802.95	\$733.46	\$594.35	\$539.08	\$429.77	\$698.81	\$581.24	\$480.01	\$638.09	\$571.70	\$2,934.77	\$3,630.57
	65+ MS	\$2,417.32	\$2,055.55	\$1,773.21	\$1,305.59	\$1,353.85	\$1,333.13	\$1,217.76	\$986.79	\$895.02	\$713.54	\$1,160.22	\$965.01	\$796.96	\$1,059.40	\$949.19	\$5,925.25	\$7,330.07
Employee and Spouse	Under 30	\$1,552.69	\$1,320.31	\$1,138.96	\$838.60	\$869.60	\$856.29	\$782.18	\$633.83	\$574.89	\$458.32	\$745.23	\$619.84	\$511.90	\$680.47	\$609.68	\$3,293.13	\$4,073.89
	30-39	\$1,805.45	\$1,535.25	\$1,324.38	\$975.11	\$1,011.16	\$995.69	\$909.51	\$737.01	\$668.47	\$532.93	\$866.54	\$720.75	\$595.24	\$791.24	\$708.93	\$3,677.56	\$4,549.48
	40-49	\$1,805.45	\$1,535.25	\$1,324.38	\$975.12	\$1,011.17	\$995.69	\$909.52	\$737.01	\$668.47	\$532.93	\$866.55	\$720.75	\$595.23	\$791.25	\$708.93	\$4,112.15	\$5,087.10
	50-54	\$2,635.95	\$2,241.45	\$1,933.58	\$1,423.66	\$1,476.29	\$1,453.70	\$1,327.89	\$1,076.03	\$975.96	\$778.07	\$1,265.15	\$1,052.29	\$869.04	\$1,155.22	\$1,035.04	\$5,098.49	\$6,307.28
	55-59	\$3,249.78	\$2,763.42	\$2,383.85	\$1,755.19	\$1,820.08	\$1,792.22	\$1,637.11	\$1,326.61	\$1,203.24	\$959.26	\$1,559.77	\$1,297.34	\$1,071.41	\$1,424.23	\$1,276.06	\$6,034.51	\$7,465.23
	60-64	\$4,021.87	\$3,419.96	\$2,950.21	\$2,172.19	\$2,252.49	\$2,218.02	\$2,026.07	\$1,641.78	\$1,489.11	\$1,187.16	\$1,930.34	\$1,605.56	\$1,325.95	\$1,762.60	\$1,579.22	\$7,505.53	\$9,285.01
	65+ MP	\$2,911.97	\$2,476.16	\$2,136.06	\$1,572.74	\$1,630.89	\$1,605.92	\$1,466.94	\$1,188.71	\$1,078.17	\$859.55	\$1,397.63	\$1,162.49	\$960.03	\$1,276.19	\$1,143.41	\$5,869.38	\$7,260.94
	65+ MS	\$5,665.33	\$4,817.46	\$4,155.76	\$3,059.83	\$3,172.94	\$3,124.38	\$2,853.98	\$2,312.68	\$2,097.60	\$1,672.28	\$2,719.14	\$2,261.64	\$1,867.78	\$2,482.86	\$2,224.56	\$9,779.03	\$12,097.54
Employee and Dependents	Under 30	\$1,372.15	\$1,166.80	\$1,006.53	\$741.09	\$768.49	\$756.73	\$691.24	\$560.13	\$508.04	\$405.03	\$658.58	\$547.77	\$452.38	\$601.35	\$538.79	\$3,217.90	\$3,980.83
	30-39	\$1,516.56	\$1,289.59	\$1,112.46	\$819.08	\$849.37	\$836.37	\$763.98	\$619.08	\$561.51	\$447.66	\$727.89	\$605.42	\$499.99	\$664.64	\$595.50	\$3,570.96	\$4,417.60
	40-49	\$1,480.45	\$1,258.89	\$1,085.98	\$799.59	\$829.15	\$816.46	\$745.80	\$604.34	\$548.14	\$437.00	\$710.56	\$591.01	\$488.08	\$648.82	\$581.32	\$3,732.54	\$4,617.48
	50-54	\$1,733.22	\$1,473.82	\$1,271.39	\$936.11	\$970.71	\$955.86	\$873.14	\$707.53	\$641.73	\$511.61	\$831.88	\$691.91	\$571.42	\$759.59	\$680.57	\$4,047.11	\$5,006.64
	55-59	\$1,902.90	\$1,618.11	\$1,395.86	\$1,027.75	\$1,065.74	\$1,049.43	\$958.61	\$776.79	\$704.56	\$561.70	\$913.32	\$759.65	\$627.36	\$833.96	\$747.19	\$4,401.07	\$5,444.52
	60-64	\$2,519.35	\$2,142.30	\$1,848.05	\$1,360.69	\$1,410.99	\$1,389.39	\$1,269.15	\$1,028.43	\$932.80	\$743.65	\$1,209.19	\$1,005.74	\$830.59	\$1,104.11	\$989.24	\$5,466.44	\$6,762.48
	65+ MP	\$1,898.16	\$1,614.09	\$1,392.39	\$1,025.19	\$1,063.10	\$1,046.82	\$956.22	\$774.86	\$702.80	\$560.30	\$911.05	\$757.77	\$625.80	\$831.88	\$745.33	\$4,559.63	\$5,640.66
	65+ MS	\$2,859.57	\$2,431.61	\$2,097.62	\$1,544.45	\$1,601.54	\$1,577.03	\$1,440.55	\$1,167.32	\$1,058.76	\$844.08	\$1,372.48	\$1,141.56	\$942.76	\$1,253.22	\$1,122.84	\$7,555.30	\$9,346.59
Family	Under 30	\$1,949.88	\$1,658.06	\$1,430.32	\$1,053.12	\$1,092.06	\$1,075.34	\$982.28	\$795.97	\$721.95	\$575.56	\$935.87	\$778.41	\$642.85	\$854.55	\$765.64	\$5,163.69	\$6,387.95
	30-39	\$2,238.75	\$1,903.70	\$1,642.22	\$1,209.14	\$1,253.84	\$1,234.65	\$1,127.79	\$913.89	\$828.90	\$660.84	\$1,074.51	\$893.72	\$738.09	\$981.14	\$879.07	\$6,625.10	\$8,158.75
	40-49	\$2,347.08	\$1,995.82	\$1,721.68	\$1,267.65	\$1,314.52	\$1,294.40	\$1,182.37	\$958.11	\$869.01	\$692.81	\$1,126.51	\$936.97	\$773.80	\$1,028.62	\$921.61	\$6,010.23	\$7,435.19
	50-54	\$2,997.05	\$2,548.50	\$2,198.46	\$1,618.69	\$1,678.53	\$1,652.84	\$1,509.80	\$1,223.44	\$1,109.66	\$884.66	\$1,438.46	\$1,196.44	\$988.09	\$1,313.47	\$1,176.82	\$6,596.86	\$8,160.90
	55-59	\$3,274.67	\$2,784.59	\$2,402.11	\$1,768.64	\$1,834.02	\$1,805.95	\$1,649.65	\$1,336.77	\$1,212.46	\$966.61	\$1,571.72	\$1,307.27	\$1,079.62	\$1,435.14	\$1,285.84	\$7,302.50	\$9,033.84
	60-64	\$4,420.81	\$3,759.19	\$3,242.85	\$2,387.66	\$2,475.93	\$2,438.03	\$2,227.04	\$1,804.63	\$1,636.82	\$1,304.92	\$2,121.81	\$1,764.82	\$1,457.48	\$1,937.44	\$1,735.87	\$8,978.61	\$11,107.34
	65+ MP	\$3,354.25	\$2,852.25	\$2,460.48	\$1,811.61	\$1,878.59	\$1,849.83	\$1,689.74	\$1,369.25	\$1,241.92	\$990.10	\$1,609.91	\$1,339.05	\$1,105.84	\$1,470.02	\$1,317.08	\$7,495.77	\$9,272.94
	65+ MS	\$5,719.12	\$4,863.20	\$4,195.22	\$3,088.88	\$3,203.06	\$3,154.04	\$2,881.08	\$2,334.63	\$2,117.52	\$1,688.16	\$2,744.95	\$2,283.11	\$1,885.52	\$2,506.43	\$2,245.68	\$11,409.08	\$14,114.05

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates
Effective July 01, 2011 - September 30, 2011
Geographic Region 2 - Orange

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$575.03	\$488.98	\$421.81	\$310.58	\$322.06	\$317.12	\$289.68	\$234.74	\$202.26	\$169.74	\$275.99	\$229.56	\$189.58	\$252.01	\$225.79	\$1,387.74	\$1,716.76	
	30-39	\$751.07	\$638.68	\$550.94	\$405.66	\$420.66	\$414.20	\$378.36	\$306.60	\$264.18	\$221.70	\$360.48	\$299.84	\$247.62	\$329.16	\$294.91	\$1,672.10	\$2,068.54	
	40-49	\$912.31	\$775.79	\$669.22	\$492.75	\$510.96	\$503.13	\$459.59	\$372.43	\$320.90	\$269.30	\$437.87	\$364.21	\$300.78	\$399.83	\$368.23	\$1,899.47	\$2,337.44	
	50-54	\$1,201.72	\$1,021.89	\$881.52	\$649.06	\$673.06	\$662.73	\$605.39	\$490.57	\$422.69	\$354.73	\$576.78	\$479.74	\$396.19	\$526.66	\$471.87	\$2,625.16	\$3,247.56	
	55-59	\$1,622.24	\$1,379.48	\$1,189.99	\$876.19	\$908.58	\$894.64	\$817.23	\$662.24	\$570.61	\$478.86	\$778.61	\$647.62	\$534.83	\$676.99	\$632.03	\$3,992.13		
	60-64	\$2,128.27	\$1,809.78	\$1,561.18	\$1,149.50	\$1,191.99	\$1,173.71	\$1,072.15	\$868.81	\$748.59	\$628.23	\$1,021.48	\$849.63	\$701.66	\$932.72	\$835.68	\$4,113.10	\$5,088.27	
	65+ MP	\$1,514.19	\$1,287.60	\$1,110.73	\$817.83	\$848.06	\$835.05	\$762.80	\$618.13	\$532.60	\$446.97	\$726.75	\$604.49	\$499.21	\$546.96	\$532.77	\$3,739.44		
	65+ MS	\$2,513.99	\$2,137.78	\$1,844.12	\$1,357.83	\$1,408.02	\$1,386.42	\$1,266.46	\$1,026.27	\$884.27	\$742.09	\$1,206.61	\$1,003.62	\$828.83	\$1,101.77	\$987.14	\$6,102.92	\$7,549.87	
Employee and Spouse	Under 30	\$1,614.78	\$1,373.13	\$1,184.51	\$872.16	\$904.40	\$890.52	\$813.47	\$659.19	\$567.98	\$476.66	\$775.02	\$644.64	\$532.37	\$707.68	\$634.05	\$3,391.87	\$4,196.05	
	30-39	\$1,877.65	\$1,596.67	\$1,377.33	\$1,014.14	\$1,051.63	\$1,035.49	\$945.89	\$766.49	\$660.44	\$554.25	\$901.19	\$749.59	\$619.04	\$822.89	\$737.27	\$3,787.84	\$4,685.90	
	40-49	\$1,877.64	\$1,596.67	\$1,377.34	\$1,014.14	\$1,051.62	\$1,035.50	\$945.89	\$766.50	\$660.44	\$554.25	\$901.19	\$749.58	\$619.04	\$822.89	\$737.28	\$4,235.46	\$5,239.64	
	50-54	\$2,741.35	\$2,331.12	\$2,010.91	\$1,480.63	\$1,535.37	\$1,511.81	\$1,381.00	\$1,119.08	\$964.24	\$809.20	\$1,315.74	\$1,094.38	\$903.79	\$1,201.41	\$1,076.42	\$5,235.16	\$6,496.41	
	55-59	\$3,379.73	\$2,873.97	\$2,479.18	\$1,825.43	\$1,892.90	\$1,863.87	\$1,702.59	\$1,379.68	\$1,188.78	\$997.64	\$1,622.13	\$1,349.23	\$1,114.25	\$1,481.19	\$1,327.08	\$6,215.45	\$7,689.08	
	60-64	\$4,182.69	\$3,556.77	\$3,068.19	\$2,259.12	\$2,342.62	\$2,306.69	\$2,107.10	\$1,707.47	\$1,471.21	\$1,234.66	\$2,007.52	\$1,669.78	\$1,378.98	\$1,833.08	\$1,642.36	\$7,730.58	\$9,563.42	
	65+ MP	\$3,028.41	\$2,575.23	\$2,221.48	\$1,635.68	\$1,696.14	\$1,670.12	\$1,525.61	\$1,236.27	\$1,065.21	\$893.94	\$1,453.51	\$1,208.99	\$998.43	\$1,327.22	\$1,189.13	\$6,045.37	\$7,478.68	
	65+ MS	\$5,891.88	\$5,010.19	\$4,321.95	\$3,182.27	\$3,299.89	\$3,249.27	\$2,968.12	\$2,405.20	\$2,072.40	\$1,739.19	\$2,827.85	\$2,352.12	\$1,942.48	\$2,582.15	\$2,313.50	\$10,072.25	\$12,460.29	
Employee and Dependents	Under 30	\$1,427.02	\$1,213.48	\$1,046.78	\$770.75	\$799.24	\$786.98	\$718.88	\$582.54	\$501.94	\$421.23	\$684.91	\$569.69	\$470.47	\$625.40	\$560.33	\$3,314.39	\$4,100.20	
	30-39	\$1,577.20	\$1,341.19	\$1,156.94	\$851.86	\$883.36	\$869.80	\$794.54	\$643.85	\$554.76	\$465.56	\$756.99	\$629.64	\$519.99	\$691.22	\$619.30	\$3,678.03	\$4,550.06	
	40-49	\$1,539.65	\$1,309.26	\$1,129.40	\$831.59	\$862.32	\$849.10	\$775.62	\$628.53	\$541.56	\$454.48	\$738.97	\$614.65	\$507.61	\$674.77	\$604.56	\$3,844.46	\$4,755.94	
	50-54	\$1,802.53	\$1,532.79	\$1,322.24	\$973.56	\$1,009.56	\$994.06	\$908.05	\$735.83	\$634.02	\$532.08	\$865.14	\$719.59	\$594.27	\$789.97	\$707.78	\$4,168.46	\$5,156.76	
	55-59	\$1,978.99	\$1,682.84	\$1,451.68	\$1,068.87	\$1,108.39	\$1,091.38	\$996.95	\$807.87	\$696.09	\$584.17	\$949.83	\$790.04	\$652.45	\$867.31	\$777.07	\$4,533.03	\$5,607.77	
	60-64	\$2,620.09	\$2,228.00	\$1,921.95	\$1,415.14	\$1,467.45	\$1,444.94	\$1,319.91	\$1,069.58	\$921.58	\$773.41	\$1,257.53	\$1,045.97	\$863.81	\$1,148.26	\$1,028.80	\$5,630.35	\$6,965.25	
	65+ MP	\$1,974.07	\$1,678.66	\$1,448.07	\$1,066.21	\$1,105.63	\$1,088.66	\$994.47	\$805.86	\$694.36	\$582.72	\$947.47	\$788.08	\$650.83	\$865.14	\$775.13	\$4,696.35	\$5,809.81	
	65+ MS	\$2,973.92	\$2,528.89	\$2,181.50	\$1,606.25	\$1,665.62	\$1,640.07	\$1,498.16	\$1,214.03	\$1,046.05	\$877.86	\$1,427.36	\$1,187.23	\$980.46	\$1,303.34	\$1,167.74	\$7,781.85	\$9,626.86	
Family	Under 30	\$2,027.86	\$1,724.40	\$1,487.52	\$1,095.27	\$1,135.75	\$1,118.33	\$1,021.56	\$827.82	\$713.27	\$598.59	\$973.28	\$809.55	\$688.72	\$986.56	\$868.72	\$796.25	\$5,318.52	\$6,579.49
	30-39	\$2,328.27	\$1,979.86	\$1,707.89	\$1,257.52	\$1,304.01	\$1,284.00	\$1,172.90	\$950.45	\$818.94	\$687.27	\$1,117.47	\$929.48	\$767.60	\$1,020.38	\$914.21	\$5,793.77	\$7,167.42	
	40-49	\$2,440.93	\$2,075.66	\$1,790.53	\$1,318.38	\$1,367.10	\$1,346.14	\$1,229.66	\$996.45	\$858.57	\$720.53	\$1,171.54	\$974.46	\$804.75	\$1,069.76	\$958.46	\$6,190.45	\$7,658.14	
	50-54	\$3,116.88	\$2,650.46	\$2,286.38	\$1,683.46	\$1,745.70	\$1,718.91	\$1,570.18	\$1,272.38	\$1,096.33	\$920.06	\$1,495.98	\$1,244.30	\$1,027.59	\$1,365.99	\$1,223.87	\$6,794.66	\$8,405.61	
	55-59	\$3,405.61	\$2,895.98	\$2,498.17	\$1,839.41	\$1,907.40	\$1,878.14	\$1,715.63	\$1,390.25	\$1,197.89	\$1,005.28	\$1,634.55	\$1,359.57	\$1,122.79	\$1,492.53	\$1,337.25	\$7,521.46	\$9,304.72	
	60-64	\$4,597.58	\$3,909.57	\$3,372.53	\$2,483.20	\$2,574.99	\$2,535.50	\$2,316.10	\$1,876.84	\$1,617.14	\$1,357.13	\$2,206.65	\$1,835.41	\$1,515.76	\$2,014.91	\$1,805.27	\$9,247.84	\$11,440.40	
	65+ MP	\$3,488.37	\$2,966.36	\$2,558.88	\$1,884.11	\$1,953.75	\$1,923.78	\$1,757.32	\$1,424.04	\$1,227.00	\$1,029.72	\$1,674.27	\$1,392.61	\$1,150.07	\$1,528.80	\$1,369.74	\$7,720.53	\$9,551.00	
	65+ MS	\$5,947.82	\$5,057.75	\$4,362.98	\$3,212.48	\$3,331.22	\$3,280.12	\$2,996.30	\$2,428.03	\$2,092.08	\$1,755.70	\$2,854.70	\$2,374.45	\$1,960.92	\$2,606.66	\$2,335.46	\$11,751.18	\$14,537.28	

Family Size	Age																	
	Category																	
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
	Employee	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	Employee and Spouse	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	Employee and Dependents	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	Family	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$526.13	\$447.39	\$385.94	\$284.16	\$285.83	\$290.15	\$265.05	\$204.03	\$194.80	\$155.30	\$252.52	\$210.03	\$173.45	\$230.58	\$206.59	\$1,081.13	\$1,337.45
	30-39	\$687.20	\$584.35	\$504.09	\$371.15	\$373.33	\$378.98	\$346.19	\$266.49	\$254.44	\$202.84	\$329.83	\$274.33	\$226.55	\$301.17	\$269.84	\$1,302.66	\$1,611.51
	40-49	\$834.73	\$709.81	\$612.31	\$450.83	\$453.48	\$460.34	\$420.51	\$323.70	\$309.06	\$246.39	\$400.64	\$333.22	\$275.19	\$365.83	\$327.76	\$1,472.01	\$1,821.00
	50-54	\$1,099.53	\$934.98	\$806.55	\$593.85	\$597.34	\$606.37	\$553.91	\$426.39	\$407.10	\$324.55	\$527.73	\$438.93	\$362.48	\$481.88	\$431.74	\$2,045.15	\$2,530.03
	55-59	\$1,484.29	\$1,262.15	\$1,088.79	\$801.66	\$806.37	\$818.56	\$747.75	\$575.60	\$549.56	\$438.12	\$712.40	\$592.53	\$489.33	\$650.50	\$582.82	\$2,514.04	\$3,110.09
	60-64	\$1,947.28	\$1,655.85	\$1,428.42	\$1,051.72	\$1,057.90	\$1,073.89	\$980.99	\$755.14	\$720.98	\$574.79	\$934.61	\$777.35	\$641.96	\$853.41	\$764.62	\$3,204.34	\$3,964.04
	65+ MP	\$1,385.43	\$1,178.09	\$1,016.27	\$748.26	\$752.66	\$764.04	\$697.94	\$537.26	\$512.96	\$408.94	\$664.95	\$553.06	\$456.74	\$607.17	\$544.00	\$2,354.91	\$2,913.23
65+ MS	\$2,300.20	\$1,955.96	\$1,687.30	\$1,242.33	\$1,249.63	\$1,268.51	\$1,158.78	\$892.00	\$851.65	\$678.96	\$1,104.00	\$918.24	\$758.31	\$1,008.08	\$903.20	\$4,754.53	\$5,881.76	
Employee and Spouse	Under 30	\$1,477.46	\$1,256.34	\$1,083.78	\$797.97	\$802.66	\$814.79	\$744.30	\$572.95	\$547.03	\$436.11	\$709.12	\$589.80	\$487.07	\$647.51	\$580.14	\$2,642.46	\$3,268.95
	30-39	\$1,717.97	\$1,460.86	\$1,260.21	\$927.87	\$933.32	\$947.43	\$865.47	\$666.22	\$636.08	\$507.10	\$824.56	\$685.81	\$566.37	\$752.91	\$674.58	\$2,950.94	\$3,650.57
	40-49	\$1,717.97	\$1,460.87	\$1,260.21	\$927.86	\$933.32	\$947.43	\$865.46	\$666.22	\$636.08	\$507.10	\$824.56	\$685.81	\$566.37	\$752.92	\$674.57	\$3,299.67	\$4,081.97
	50-54	\$2,508.23	\$2,132.86	\$1,839.89	\$1,354.68	\$1,362.64	\$1,383.24	\$1,263.57	\$972.68	\$928.67	\$740.36	\$1,203.85	\$1,001.28	\$826.89	\$1,099.25	\$984.88	\$4,091.11	\$5,061.06
	55-59	\$3,092.32	\$2,629.52	\$2,268.35	\$1,670.15	\$1,679.96	\$1,705.36	\$1,557.83	\$1,199.18	\$1,144.93	\$912.77	\$1,484.19	\$1,234.45	\$1,019.45	\$1,355.23	\$1,214.23	\$4,842.20	\$5,990.22
	60-64	\$3,827.00	\$3,254.25	\$2,807.28	\$2,066.94	\$2,079.09	\$2,110.52	\$1,927.94	\$1,484.08	\$1,416.95	\$1,129.63	\$1,836.79	\$1,527.73	\$1,261.65	\$1,677.21	\$1,502.71	\$6,022.57	\$7,450.43
	65+ MP	\$2,770.88	\$2,356.20	\$2,032.56	\$1,496.54	\$1,505.33	\$1,528.09	\$1,395.89	\$1,074.53	\$1,025.93	\$817.89	\$1,329.91	\$1,106.13	\$913.48	\$1,214.35	\$1,088.01	\$4,709.69	\$5,826.30
65+ MS	\$5,390.84	\$4,584.06	\$3,954.42	\$2,911.57	\$2,928.68	\$2,972.93	\$2,715.76	\$2,090.53	\$1,995.96	\$1,591.24	\$2,587.37	\$2,152.02	\$1,777.21	\$2,362.57	\$2,116.77	\$7,846.87	\$9,707.25	
Employee and Dependents	Under 30	\$1,305.67	\$1,110.26	\$957.77	\$705.18	\$709.33	\$720.05	\$657.76	\$506.33	\$483.42	\$385.40	\$626.67	\$521.22	\$430.44	\$572.22	\$512.68	\$2,582.10	\$3,194.28
	30-39	\$1,443.08	\$1,227.10	\$1,058.56	\$779.40	\$783.98	\$795.83	\$726.98	\$559.61	\$534.30	\$425.96	\$692.62	\$576.08	\$475.74	\$632.44	\$566.64	\$2,865.40	\$3,544.75
	40-49	\$1,408.73	\$1,197.90	\$1,033.36	\$760.84	\$765.31	\$776.89	\$709.67	\$546.29	\$521.58	\$415.82	\$676.13	\$562.36	\$464.42	\$617.39	\$553.14	\$2,995.06	\$3,705.14
	50-54	\$1,649.24	\$1,402.42	\$1,209.79	\$890.75	\$895.98	\$909.53	\$830.84	\$639.57	\$610.63	\$486.81	\$791.57	\$658.37	\$543.70	\$722.80	\$647.59	\$3,247.47	\$4,017.40
	55-59	\$1,810.70	\$1,539.71	\$1,328.23	\$977.95	\$983.70	\$998.57	\$912.19	\$702.18	\$670.41	\$534.47	\$869.06	\$722.83	\$596.94	\$793.55	\$710.99	\$3,531.49	\$4,368.76
	60-64	\$2,397.28	\$2,038.50	\$1,758.51	\$1,294.76	\$1,302.37	\$1,322.05	\$1,207.69	\$929.65	\$887.59	\$707.62	\$1,150.59	\$956.99	\$790.31	\$1,050.62	\$941.32	\$4,386.37	\$5,426.31
	65+ MP	\$1,806.20	\$1,535.89	\$1,324.92	\$975.52	\$981.25	\$996.09	\$909.91	\$700.43	\$668.75	\$533.14	\$866.90	\$721.03	\$595.46	\$791.58	\$709.22	\$3,658.72	\$4,526.16
65+ MS	\$2,721.02	\$2,313.80	\$1,995.99	\$1,469.61	\$1,478.25	\$1,500.58	\$1,370.78	\$1,055.19	\$1,007.46	\$803.18	\$1,305.98	\$1,086.23	\$897.04	\$1,192.51	\$1,068.44	\$6,062.51	\$7,499.85	
Family	Under 30	\$1,855.41	\$1,577.73	\$1,361.03	\$1,002.10	\$1,007.99	\$1,023.22	\$934.70	\$719.52	\$686.97	\$547.67	\$890.52	\$740.68	\$611.67	\$813.15	\$728.54	\$4,143.44	\$5,125.79
	30-39	\$2,130.28	\$1,811.46	\$1,562.65	\$1,150.55	\$1,157.31	\$1,174.81	\$1,073.17	\$826.11	\$788.74	\$628.80	\$1,022.45	\$850.40	\$702.29	\$933.61	\$836.48	\$4,513.68	\$5,583.81
	40-49	\$2,233.36	\$1,899.12	\$1,638.27	\$1,206.22	\$1,213.31	\$1,231.66	\$1,125.10	\$866.08	\$826.90	\$659.23	\$1,071.92	\$891.55	\$736.28	\$978.79	\$876.95	\$4,822.72	\$5,966.12
	50-54	\$2,851.83	\$2,425.03	\$2,091.94	\$1,540.26	\$1,549.31	\$1,572.73	\$1,436.67	\$1,105.92	\$1,055.89	\$841.78	\$1,368.76	\$1,138.44	\$940.16	\$1,249.84	\$1,119.80	\$5,293.43	\$6,548.43
	55-59	\$3,116.01	\$2,649.67	\$2,285.73	\$1,682.94	\$1,692.83	\$1,718.42	\$1,569.76	\$1,208.37	\$1,153.70	\$919.76	\$1,495.55	\$1,243.91	\$1,027.26	\$1,365.61	\$1,223.53	\$5,859.65	\$7,248.89
	60-64	\$4,206.61	\$3,577.05	\$3,085.74	\$2,271.97	\$2,285.32	\$2,319.86	\$2,119.18	\$1,631.29	\$1,557.50	\$1,241.68	\$2,018.99	\$1,679.27	\$1,386.79	\$1,843.57	\$1,651.77	\$7,204.60	\$8,912.70
	65+ MP	\$3,191.73	\$2,714.06	\$2,341.27	\$1,723.83	\$1,733.97	\$1,760.18	\$1,607.91	\$1,237.73	\$1,181.74	\$942.11	\$1,531.90	\$1,274.13	\$1,052.23	\$1,398.79	\$1,253.26	\$6,014.74	\$7,440.75
65+ MS	\$5,442.02	\$4,627.58	\$3,991.96	\$2,939.21	\$2,956.48	\$3,001.16	\$2,741.54	\$2,110.38	\$2,014.91	\$1,606.34	\$2,611.94	\$2,172.45	\$1,794.08	\$2,385.00	\$2,136.86	\$9,154.85	\$11,325.33	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$541.90	\$460.81	\$397.51	\$292.68	\$294.40	\$298.85	\$272.99	\$214.35	\$190.61	\$159.96	\$260.09	\$216.33	\$178.65	\$237.49	\$212.78	\$1,113.55	\$1,377.56	
	30-39	\$707.80	\$601.88	\$519.20	\$382.28	\$384.53	\$390.34	\$356.56	\$279.97	\$248.96	\$208.93	\$339.71	\$282.56	\$233.34	\$310.20	\$277.92	\$1,341.73	\$1,659.84	
	40-49	\$859.75	\$731.10	\$630.67	\$464.35	\$467.08	\$474.14	\$433.11	\$340.08	\$302.41	\$253.78	\$412.65	\$343.22	\$283.44	\$376.79	\$337.59	\$1,516.15	\$1,875.61	
	50-54	\$1,132.49	\$963.02	\$830.73	\$611.66	\$615.25	\$624.55	\$570.51	\$447.96	\$398.35	\$334.29	\$543.55	\$452.10	\$373.35	\$496.32	\$444.68	\$2,106.48	\$2,605.91	
	55-59	\$1,528.78	\$1,300.01	\$1,121.43	\$825.69	\$830.55	\$843.10	\$770.15	\$604.71	\$537.74	\$451.27	\$733.75	\$610.30	\$504.00	\$669.99	\$600.28	\$2,589.43	\$3,203.36	
	60-64	\$2,005.65	\$1,705.52	\$1,471.24	\$1,083.25	\$1,089.62	\$1,106.09	\$1,010.37	\$793.34	\$705.47	\$592.03	\$962.63	\$800.67	\$661.21	\$878.98	\$787.53	\$3,300.43	\$4,082.92	
	65+ MP	\$1,426.95	\$1,213.42	\$1,046.74	\$770.70	\$775.23	\$786.94	\$718.85	\$564.44	\$501.92	\$421.21	\$684.88	\$569.65	\$470.43	\$625.37	\$560.30	\$2,425.53	\$3,000.59	
	65+ MS	\$2,369.15	\$2,014.63	\$1,737.88	\$1,279.57	\$1,287.09	\$1,306.55	\$1,193.49	\$937.12	\$833.33	\$699.33	\$1,137.09	\$945.78	\$781.04	\$1,038.29	\$930.26	\$4,897.11	\$6,058.15	
Employee and Spouse	Under 30	\$1,521.74	\$1,294.03	\$1,116.27	\$821.89	\$826.72	\$839.22	\$766.60	\$601.93	\$535.26	\$449.19	\$730.37	\$607.49	\$501.68	\$666.91	\$597.52	\$2,721.70	\$3,366.99	
	30-39	\$1,769.47	\$1,504.68	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.32	\$849.27	\$706.39	\$583.34	\$775.48	\$694.79	\$3,039.44	\$3,760.06	
	40-49	\$1,769.47	\$1,504.69	\$1,297.99	\$955.69	\$961.31	\$975.84	\$891.39	\$699.92	\$622.40	\$522.31	\$849.28	\$706.38	\$583.35	\$775.48	\$694.80	\$3,398.62	\$4,204.39	
	50-54	\$2,583.41	\$2,196.83	\$1,895.05	\$1,395.30	\$1,403.50	\$1,424.71	\$1,301.43	\$1,021.88	\$908.70	\$762.58	\$1,239.93	\$1,031.32	\$851.68	\$1,132.19	\$1,014.39	\$4,213.80	\$5,212.85	
	55-59	\$3,185.01	\$2,708.40	\$2,336.35	\$1,720.22	\$1,730.34	\$1,756.49	\$1,604.50	\$1,259.84	\$1,120.31	\$940.16	\$1,528.67	\$1,271.48	\$1,050.01	\$1,395.84	\$1,250.61	\$4,987.40	\$6,169.86	
	60-64	\$3,941.71	\$3,351.87	\$2,891.43	\$2,128.91	\$2,141.43	\$2,173.80	\$1,985.69	\$1,559.15	\$1,386.47	\$1,163.52	\$1,891.86	\$1,573.56	\$1,299.48	\$1,727.47	\$1,547.73	\$6,203.17	\$7,673.87	
	65+ MP	\$2,853.93	\$2,426.87	\$2,093.50	\$1,541.41	\$1,550.47	\$1,573.90	\$1,437.71	\$1,128.89	\$1,003.85	\$842.43	\$1,369.77	\$1,139.31	\$940.87	\$1,250.75	\$1,120.61	\$4,850.93	\$6,001.02	
	65+ MS	\$5,552.43	\$4,721.56	\$4,072.97	\$2,998.86	\$3,016.48	\$3,062.08	\$2,797.11	\$2,196.27	\$1,953.03	\$1,638.98	\$2,664.93	\$2,216.56	\$1,830.48	\$2,433.37	\$2,180.19	\$8,082.18	\$9,998.36	
Employee and Dependents	Under 30	\$1,344.80	\$1,143.57	\$986.48	\$726.33	\$730.60	\$741.64	\$677.46	\$531.94	\$473.03	\$396.96	\$645.45	\$536.85	\$443.35	\$589.37	\$528.04	\$2,659.53	\$3,290.08	
	30-39	\$1,486.33	\$1,263.91	\$1,090.29	\$802.77	\$807.49	\$819.69	\$748.76	\$587.92	\$522.80	\$438.74	\$713.38	\$593.36	\$490.00	\$651.40	\$583.62	\$2,951.33	\$3,651.06	
	40-49	\$1,450.95	\$1,233.83	\$1,064.34	\$783.66	\$788.26	\$800.18	\$730.94	\$573.93	\$510.36	\$428.29	\$696.40	\$579.23	\$478.34	\$635.89	\$569.73	\$3,084.87	\$3,816.26	
	50-54	\$1,698.68	\$1,444.49	\$1,246.06	\$917.46	\$922.85	\$936.80	\$855.74	\$671.92	\$597.50	\$501.42	\$815.30	\$678.13	\$560.01	\$744.46	\$667.00	\$3,344.85	\$4,137.89	
	55-59	\$1,864.97	\$1,585.90	\$1,368.05	\$1,007.27	\$1,013.20	\$1,028.51	\$939.51	\$737.69	\$655.99	\$550.51	\$895.11	\$744.51	\$614.83	\$817.33	\$732.29	\$3,637.39	\$4,499.78	
	60-64	\$2,469.13	\$2,099.65	\$1,811.23	\$1,333.58	\$1,341.42	\$1,361.69	\$1,243.86	\$976.67	\$868.50	\$728.84	\$1,185.08	\$985.70	\$814.01	\$1,082.10	\$969.52	\$4,517.90	\$5,589.04	
	65+ MP	\$1,860.33	\$1,581.95	\$1,364.65	\$1,004.77	\$1,010.67	\$1,025.94	\$937.17	\$735.87	\$654.36	\$549.14	\$892.89	\$742.66	\$613.30	\$815.30	\$730.47	\$3,768.44	\$4,661.89	
	65+ MS	\$2,802.58	\$2,383.21	\$2,055.83	\$1,513.67	\$1,522.56	\$1,545.58	\$1,411.84	\$1,108.57	\$985.79	\$827.27	\$1,345.12	\$1,118.81	\$923.93	\$1,228.24	\$1,100.45	\$6,244.31	\$7,724.76	
Family	Under 30	\$1,911.02	\$1,625.06	\$1,401.83	\$1,032.14	\$1,038.21	\$1,053.90	\$962.70	\$755.91	\$672.19	\$564.10	\$917.21	\$762.89	\$630.01	\$837.51	\$750.37	\$4,267.69	\$5,279.51	
	30-39	\$2,194.13	\$1,865.80	\$1,609.50	\$1,185.05	\$1,192.02	\$1,210.03	\$1,105.32	\$867.89	\$771.77	\$647.67	\$1,053.09	\$875.91	\$723.34	\$961.59	\$861.54	\$4,649.04	\$5,751.27	
	40-49	\$2,300.30	\$1,956.09	\$1,687.38	\$1,242.39	\$1,249.69	\$1,268.58	\$1,158.81	\$909.89	\$809.12	\$679.01	\$1,104.06	\$918.30	\$758.35	\$1,008.12	\$903.23	\$4,967.34	\$6,145.04	
	50-54	\$2,937.31	\$2,497.77	\$2,154.66	\$1,586.44	\$1,595.76	\$1,619.88	\$1,479.72	\$1,161.86	\$1,033.19	\$867.04	\$1,409.79	\$1,172.60	\$968.35	\$1,287.29	\$1,153.35	\$5,452.17	\$6,744.82	
	55-59	\$3,209.41	\$2,729.15	\$2,354.25	\$1,733.40	\$1,743.59	\$1,769.94	\$1,616.79	\$1,269.49	\$1,128.89	\$947.36	\$1,540.38	\$1,281.22	\$1,058.06	\$1,406.53	\$1,260.19	\$6,035.36	\$7,466.28	
	60-64	\$4,332.70	\$3,684.35	\$3,178.24	\$2,340.09	\$2,353.84	\$2,389.42	\$2,182.65	\$1,713.81	\$1,523.99	\$1,278.94	\$2,079.52	\$1,729.64	\$1,428.37	\$1,898.82	\$1,701.26	\$7,420.64	\$9,179.99	
	65+ MP	\$3,287.39	\$2,795.46	\$2,411.46	\$1,775.52	\$1,785.96	\$1,812.95	\$1,656.07	\$1,300.34	\$1,156.32	\$970.38	\$1,577.82	\$1,312.35	\$1,083.77	\$1,440.72	\$1,290.81	\$6,195.11	\$7,663.89	
	65+ MS	\$5,605.14	\$4,766.38	\$4,111.64	\$3,027.33	\$3,045.12	\$3,091.15	\$2,823.67	\$2,217.12	\$1,971.57	\$1,654.54	\$2,690.23	\$2,237.61	\$1,847.86	\$2,456.48	\$2,200.89	\$9,429.38	\$11,664.98	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																	
	Category																	
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
Employee	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Employee and Spouse	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Employee and Dependents	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Family	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5.1%	-2.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$695.30	\$591.25	\$510.04	\$375.53	\$389.42	\$383.45	\$350.27	\$283.83	\$257.44	\$205.24	\$333.72	\$277.57	\$229.23	\$304.72	\$273.02	\$1,305.96	\$1,615.58	
	30-39	\$908.16	\$772.26	\$666.18	\$490.49	\$508.64	\$500.84	\$457.50	\$370.72	\$336.25	\$268.07	\$435.89	\$362.55	\$299.41	\$398.01	\$356.60	\$1,573.56	\$1,946.63	
	40-49	\$1,103.13	\$938.05	\$809.20	\$595.80	\$617.83	\$608.36	\$555.72	\$450.31	\$408.44	\$325.62	\$529.46	\$440.38	\$363.68	\$483.45	\$433.16	\$1,778.12	\$2,199.68	
	50-54	\$1,453.07	\$1,235.62	\$1,065.90	\$784.80	\$813.83	\$801.35	\$732.01	\$593.16	\$538.01	\$428.92	\$697.42	\$580.08	\$479.06	\$636.82	\$570.57	\$2,470.46	\$3,056.16	
	55-59	\$1,961.54	\$1,668.00	\$1,438.90	\$1,059.43	\$1,098.61	\$1,081.77	\$988.16	\$800.73	\$726.28	\$579.01	\$941.47	\$783.07	\$646.69	\$859.66	\$770.23	\$3,036.86	\$3,756.85	
	60-64	\$2,573.40	\$2,188.30	\$1,887.73	\$1,389.89	\$1,441.30	\$1,419.20	\$1,296.40	\$1,050.49	\$952.82	\$759.62	\$1,235.14	\$1,027.33	\$848.41	\$1,127.81	\$1,010.49	\$3,870.71	\$4,788.39	
	65+ MP	\$1,830.89	\$1,556.90	\$1,343.06	\$988.86	\$1,025.44	\$1,009.72	\$922.35	\$747.39	\$677.90	\$540.45	\$878.77	\$730.91	\$603.62	\$802.40	\$718.93	\$2,844.64	\$3,519.05	
	65+ MS	\$3,039.80	\$2,584.90	\$2,229.86	\$1,641.79	\$1,702.51	\$1,676.41	\$1,531.35	\$1,240.88	\$1,125.51	\$897.29	\$1,459.00	\$1,213.52	\$1,002.18	\$1,332.21	\$1,193.62	\$5,743.27	\$7,104.90	
Employee and Spouse	Under 30	\$1,952.51	\$1,660.32	\$1,432.27	\$1,054.55	\$1,093.55	\$1,076.79	\$983.61	\$797.04	\$722.93	\$576.35	\$937.14	\$779.46	\$643.71	\$855.70	\$766.68	\$3,191.99	\$3,948.75	
	30-39	\$2,270.37	\$1,930.61	\$1,665.43	\$1,226.21	\$1,271.58	\$1,252.08	\$1,143.74	\$926.79	\$840.62	\$670.17	\$1,089.70	\$906.35	\$748.51	\$995.01	\$891.49	\$3,564.61	\$4,409.73	
	40-49	\$2,270.37	\$1,930.61	\$1,665.43	\$1,226.22	\$1,271.57	\$1,252.08	\$1,143.74	\$926.79	\$840.62	\$670.17	\$1,089.69	\$906.35	\$748.50	\$995.00	\$891.49	\$3,985.86	\$4,930.83	
	50-54	\$3,314.72	\$2,818.68	\$2,431.52	\$1,790.27	\$1,856.49	\$1,828.03	\$1,669.85	\$1,353.11	\$1,227.30	\$978.44	\$1,590.95	\$1,323.27	\$1,092.82	\$1,452.70	\$1,301.57	\$4,941.90	\$6,113.53	
	55-59	\$4,086.61	\$3,475.06	\$2,997.75	\$2,207.18	\$2,288.81	\$2,253.72	\$2,058.70	\$1,668.21	\$1,513.10	\$1,206.29	\$1,961.43	\$1,631.42	\$1,347.29	\$1,790.99	\$1,604.67	\$5,849.18	\$7,235.92	
	60-64	\$5,057.51	\$4,300.67	\$3,709.96	\$2,731.55	\$2,832.59	\$2,789.16	\$2,547.82	\$2,064.54	\$1,872.58	\$1,492.89	\$2,427.43	\$2,019.01	\$1,667.39	\$2,216.49	\$1,985.91	\$7,275.01	\$8,999.79	
	65+ MP	\$3,661.82	\$3,113.83	\$2,686.14	\$1,977.74	\$2,050.90	\$2,019.46	\$1,844.71	\$1,494.80	\$1,355.81	\$1,080.91	\$1,757.55	\$1,461.83	\$1,207.25	\$1,604.82	\$1,437.87	\$5,689.12	\$7,037.91	
	65+ MS	\$7,124.19	\$6,058.07	\$5,225.98	\$3,847.76	\$3,990.07	\$3,928.91	\$3,588.94	\$2,908.18	\$2,637.79	\$2,102.93	\$3,419.37	\$2,844.05	\$2,348.74	\$3,122.22	\$2,797.42	\$9,478.69	\$11,725.92	
Employee and Dependents	Under 30	\$1,725.49	\$1,467.27	\$1,265.74	\$931.93	\$966.40	\$951.59	\$869.25	\$704.37	\$638.88	\$509.33	\$828.18	\$688.83	\$568.87	\$756.21	\$677.54	\$3,119.07	\$3,858.55	
	30-39	\$1,907.08	\$1,621.69	\$1,398.94	\$1,030.00	\$1,068.11	\$1,051.73	\$960.72	\$778.49	\$706.11	\$562.93	\$915.34	\$761.33	\$628.74	\$835.79	\$748.84	\$3,461.28	\$4,281.90	
	40-49	\$1,861.69	\$1,583.09	\$1,365.64	\$1,005.49	\$1,042.68	\$1,026.69	\$937.86	\$759.96	\$689.30	\$549.53	\$893.54	\$743.20	\$613.76	\$815.89	\$731.02	\$3,617.90	\$4,475.64	
	50-54	\$2,179.54	\$1,853.37	\$1,598.80	\$1,177.16	\$1,220.71	\$1,201.99	\$1,097.98	\$889.71	\$806.99	\$643.36	\$1,046.10	\$870.09	\$718.56	\$955.20	\$855.83	\$3,922.81	\$4,852.84	
	55-59	\$2,392.90	\$2,034.81	\$1,755.33	\$1,292.41	\$1,340.21	\$1,319.66	\$1,205.47	\$976.82	\$886.00	\$706.34	\$1,148.51	\$955.27	\$788.90	\$1,048.71	\$939.61	\$4,265.90	\$5,277.27	
	60-64	\$3,168.09	\$2,693.99	\$2,323.96	\$1,711.08	\$1,774.37	\$1,747.16	\$1,595.98	\$1,293.25	\$1,173.01	\$935.16	\$1,520.57	\$1,264.73	\$1,044.47	\$1,388.44	\$1,244.00	\$5,298.55	\$6,554.75	
	65+ MP	\$2,386.95	\$2,029.75	\$1,750.96	\$1,289.19	\$1,336.88	\$1,316.38	\$1,202.48	\$974.38	\$883.79	\$704.59	\$1,145.66	\$952.89	\$786.95	\$1,046.10	\$937.28	\$4,419.59	\$5,467.40	
	65+ MS	\$3,595.93	\$3,057.81	\$2,637.81	\$1,942.15	\$2,013.98	\$1,983.11	\$1,811.51	\$1,467.90	\$1,331.42	\$1,061.45	\$1,725.92	\$1,435.53	\$1,185.53	\$1,575.94	\$1,411.99	\$7,323.26	\$9,059.47	
Family	Under 30	\$2,451.99	\$2,085.06	\$1,798.67	\$1,324.31	\$1,373.30	\$1,352.24	\$1,235.23	\$1,000.93	\$907.87	\$723.78	\$1,176.87	\$978.86	\$808.38	\$1,074.60	\$962.81	\$5,005.10	\$6,191.72	
	30-39	\$2,815.24	\$2,393.95	\$2,065.13	\$1,520.50	\$1,576.75	\$1,552.57	\$1,418.23	\$1,149.21	\$1,042.36	\$831.01	\$1,351.22	\$1,123.87	\$928.15	\$1,233.80	\$1,105.44	\$5,452.34	\$6,745.00	
	40-49	\$2,951.47	\$2,509.79	\$2,165.06	\$1,594.08	\$1,653.04	\$1,627.70	\$1,486.85	\$1,204.83	\$1,092.80	\$871.22	\$1,416.60	\$1,178.25	\$973.05	\$1,293.50	\$1,158.94	\$5,825.64	\$7,206.80	
	50-54	\$3,768.80	\$3,204.80	\$2,764.61	\$2,035.52	\$2,110.81	\$2,078.45	\$1,898.60	\$1,538.47	\$1,395.43	\$1,112.48	\$1,808.89	\$1,504.54	\$1,242.52	\$1,651.70	\$1,479.88	\$6,394.25	\$7,910.21	
	55-59	\$4,117.91	\$3,501.68	\$3,020.72	\$2,224.08	\$2,306.34	\$2,270.99	\$2,074.47	\$1,680.99	\$1,524.69	\$1,215.53	\$1,976.46	\$1,643.91	\$1,357.61	\$1,804.71	\$1,616.96	\$7,078.21	\$8,756.34	
	60-64	\$5,559.18	\$4,727.27	\$4,077.96	\$3,002.50	\$3,113.56	\$3,065.82	\$2,800.54	\$2,269.32	\$2,058.33	\$1,640.97	\$2,668.21	\$2,219.28	\$1,832.78	\$2,436.35	\$2,182.90	\$8,702.85	\$10,766.15	
	65+ MP	\$4,217.98	\$3,586.77	\$3,094.12	\$2,278.12	\$2,362.39	\$2,326.17	\$2,124.89	\$1,721.83	\$1,561.74	\$1,245.08	\$2,024.49	\$1,683.86	\$1,390.61	\$1,848.56	\$1,656.26	\$7,265.56	\$8,988.10	
	65+ MS	\$7,191.83	\$6,115.59	\$5,275.59	\$3,884.29	\$4,027.96	\$3,966.20	\$3,623.01	\$2,935.79	\$2,662.83	\$2,122.89	\$3,451.83	\$2,871.05	\$2,371.04	\$3,151.86	\$2,823.98	\$11,058.68	\$13,680.49	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size Category	Age Category																		
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance 90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$723.13	\$614.91	\$530.45	\$390.56	\$405.01	\$398.80	\$364.29	\$295.19	\$254.35	\$213.46	\$347.07	\$288.68	\$238.40	\$316.91	\$283.94	\$1,345.15	\$1,664.06	
	30-39	\$944.51	\$803.16	\$692.84	\$510.13	\$529.00	\$520.89	\$475.81	\$385.56	\$332.22	\$278.81	\$453.32	\$377.06	\$311.38	\$413.93	\$370.87	\$1,620.79	\$2,005.04	
	40-49	\$1,147.28	\$975.58	\$841.58	\$619.64	\$642.57	\$632.72	\$577.96	\$468.33	\$403.54	\$338.66	\$550.64	\$458.00	\$378.23	\$502.79	\$450.48	\$1,831.48	\$2,265.69	
	50-54	\$1,511.23	\$1,285.07	\$1,108.56	\$816.21	\$846.41	\$833.43	\$761.31	\$616.90	\$531.55	\$446.10	\$725.32	\$603.30	\$498.22	\$662.29	\$593.39	\$2,544.60	\$3,147.87	
	55-59	\$2,040.06	\$1,734.75	\$1,496.48	\$1,101.83	\$1,142.59	\$1,125.07	\$1,027.72	\$832.77	\$717.56	\$602.20	\$979.14	\$814.41	\$672.56	\$894.05	\$801.04	\$3,127.99	\$3,869.58	
	60-64	\$2,676.41	\$2,275.87	\$1,963.27	\$1,445.52	\$1,499.00	\$1,476.02	\$1,348.29	\$1,092.54	\$941.39	\$790.05	\$1,284.56	\$1,068.45	\$882.35	\$1,172.93	\$1,050.90	\$3,986.86	\$4,932.08	
	65+ MP	\$1,904.18	\$1,619.21	\$1,396.80	\$1,028.44	\$1,066.49	\$1,050.14	\$959.26	\$777.31	\$669.76	\$562.09	\$913.92	\$760.16	\$627.76	\$834.50	\$747.68	\$2,930.00	\$3,624.65	
	65+ MS	\$3,161.47	\$2,688.34	\$2,319.09	\$1,707.50	\$1,770.67	\$1,743.52	\$1,592.65	\$1,290.55	\$1,112.00	\$933.23	\$1,517.36	\$1,262.09	\$1,042.27	\$1,385.51	\$1,241.36	\$5,915.62	\$7,318.11	
Employee and Spouse	Under 30	\$2,030.66	\$1,726.76	\$1,489.59	\$1,096.75	\$1,137.33	\$1,119.89	\$1,022.98	\$828.94	\$714.25	\$599.43	\$974.63	\$810.66	\$669.46	\$889.93	\$797.35	\$3,287.77	\$4,067.24	
	30-39	\$2,361.24	\$2,007.87	\$1,732.08	\$1,275.30	\$1,322.48	\$1,302.20	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.63	\$778.44	\$1,034.81	\$927.15	\$3,671.59	\$4,542.05	
	40-49	\$2,361.24	\$2,007.86	\$1,732.08	\$1,275.29	\$1,322.48	\$1,302.21	\$1,189.51	\$963.88	\$830.53	\$697.01	\$1,133.29	\$942.62	\$778.44	\$1,034.80	\$927.15	\$4,105.47	\$5,078.80	
	50-54	\$3,447.39	\$2,931.48	\$2,528.83	\$1,861.92	\$1,930.81	\$1,901.21	\$1,736.69	\$1,407.26	\$1,212.57	\$1,017.63	\$1,654.59	\$1,376.23	\$1,136.53	\$1,510.81	\$1,353.63	\$5,090.20	\$6,296.99	
	55-59	\$4,250.19	\$3,614.12	\$3,117.71	\$2,295.51	\$2,380.44	\$2,343.94	\$2,141.11	\$1,734.97	\$1,494.94	\$1,254.61	\$2,039.90	\$1,696.71	\$1,401.19	\$1,862.63	\$1,668.86	\$6,024.70	\$7,453.04	
	60-64	\$5,259.95	\$4,472.77	\$3,858.42	\$2,840.88	\$2,945.99	\$2,900.82	\$2,649.80	\$2,147.17	\$1,850.11	\$1,552.68	\$2,524.54	\$2,099.82	\$1,734.09	\$2,305.16	\$2,065.34	\$7,493.32	\$9,269.86	
	65+ MP	\$3,808.39	\$3,238.45	\$2,793.63	\$2,056.90	\$2,133.00	\$2,100.30	\$1,918.54	\$1,554.63	\$1,339.54	\$1,124.19	\$1,827.86	\$1,520.34	\$1,255.54	\$1,669.02	\$1,495.38	\$5,859.84	\$7,249.10	
	65+ MS	\$7,409.34	\$6,300.50	\$5,435.11	\$4,001.76	\$4,149.81	\$4,086.19	\$3,732.59	\$3,024.58	\$2,606.12	\$2,187.16	\$3,556.15	\$2,957.88	\$2,442.70	\$3,247.13	\$2,909.30	\$9,763.13	\$12,077.80	
Employee and Dependents	Under 30	\$1,794.55	\$1,525.99	\$1,316.39	\$969.23	\$1,005.09	\$989.68	\$904.04	\$732.56	\$631.21	\$529.73	\$861.31	\$716.40	\$591.62	\$786.46	\$704.64	\$3,212.67	\$3,974.34	
	30-39	\$1,983.41	\$1,686.59	\$1,454.92	\$1,071.24	\$1,110.87	\$1,093.84	\$999.18	\$809.65	\$697.64	\$585.48	\$951.95	\$791.80	\$653.88	\$869.23	\$778.80	\$3,565.16	\$4,410.38	
	40-49	\$1,936.20	\$1,646.43	\$1,420.29	\$1,045.73	\$1,084.43	\$1,067.80	\$975.39	\$790.38	\$681.03	\$571.54	\$929.29	\$772.94	\$638.32	\$848.53	\$760.25	\$3,726.47	\$4,609.95	
	50-54	\$2,266.77	\$1,927.54	\$1,662.79	\$1,224.28	\$1,269.57	\$1,250.11	\$1,141.93	\$925.32	\$797.30	\$669.13	\$1,087.95	\$904.92	\$747.31	\$993.41	\$890.06	\$4,040.53	\$4,998.46	
	55-59	\$2,488.69	\$2,116.24	\$1,825.57	\$1,344.13	\$1,393.86	\$1,372.49	\$1,253.73	\$1,015.91	\$875.36	\$734.63	\$1,194.46	\$993.51	\$820.46	\$1,090.66	\$977.20	\$4,393.91	\$5,435.63	
	60-64	\$3,294.90	\$2,801.80	\$2,416.96	\$1,779.56	\$1,845.40	\$1,817.11	\$1,659.87	\$1,345.01	\$1,158.93	\$972.62	\$1,581.41	\$1,315.36	\$1,086.25	\$1,443.98	\$1,293.75	\$5,457.55	\$6,751.44	
	65+ MP	\$2,482.50	\$2,110.98	\$1,821.02	\$1,340.79	\$1,390.39	\$1,369.08	\$1,250.60	\$1,013.39	\$873.17	\$732.80	\$1,191.49	\$991.03	\$818.42	\$1,087.95	\$974.76	\$4,552.21	\$5,631.46	
	65+ MS	\$3,739.86	\$3,180.17	\$2,743.37	\$2,019.89	\$2,094.61	\$2,062.50	\$1,884.02	\$1,526.66	\$1,315.44	\$1,103.96	\$1,794.96	\$1,492.99	\$1,232.95	\$1,638.99	\$1,468.47	\$7,543.02	\$9,331.34	
Family	Under 30	\$2,550.13	\$2,168.49	\$1,870.64	\$1,377.32	\$1,428.28	\$1,406.38	\$1,284.68	\$1,040.99	\$896.97	\$752.77	\$1,223.95	\$1,018.04	\$840.72	\$1,117.59	\$1,001.32	\$5,155.30	\$6,377.52	
	30-39	\$2,927.92	\$2,489.75	\$2,147.77	\$1,581.36	\$1,639.87	\$1,614.73	\$1,474.99	\$1,195.21	\$1,029.86	\$864.29	\$1,405.27	\$1,168.86	\$965.27	\$1,283.16	\$1,149.67	\$5,615.96	\$6,947.40	
	40-49	\$3,069.60	\$2,610.22	\$2,251.69	\$1,657.88	\$1,719.22	\$1,692.86	\$1,546.36	\$1,253.04	\$1,079.69	\$906.11	\$1,473.27	\$1,225.41	\$1,011.98	\$1,345.24	\$1,205.29	\$6,000.46	\$7,423.06	
	50-54	\$3,919.65	\$3,333.06	\$2,875.25	\$2,116.99	\$2,195.31	\$2,161.65	\$1,974.59	\$1,600.04	\$1,378.67	\$1,157.04	\$1,881.25	\$1,564.76	\$1,292.22	\$1,717.77	\$1,539.06	\$6,586.14	\$8,147.58	
	55-59	\$4,282.75	\$3,641.81	\$3,141.60	\$2,313.10	\$2,398.67	\$2,361.89	\$2,157.51	\$1,748.26	\$1,506.39	\$1,264.22	\$2,055.53	\$1,709.71	\$1,411.92	\$1,876.90	\$1,681.64	\$7,290.62	\$9,019.09	
	60-64	\$5,781.70	\$4,916.44	\$4,241.15	\$3,122.68	\$3,238.21	\$3,188.56	\$2,912.64	\$2,360.15	\$2,033.63	\$1,706.70	\$2,774.96	\$2,308.11	\$1,906.10	\$2,533.82	\$2,270.20	\$8,964.01	\$11,089.22	
	65+ MP	\$4,386.82	\$3,730.31	\$3,217.93	\$2,369.30	\$2,456.96	\$2,419.29	\$2,209.93	\$1,790.75	\$1,542.99	\$1,294.94	\$2,105.47	\$1,751.25	\$1,446.23	\$1,922.51	\$1,722.50	\$7,483.59	\$9,257.81	
	65+ MS	\$7,479.68	\$6,360.31	\$5,486.70	\$4,039.75	\$4,189.21	\$4,124.98	\$3,768.03	\$3,053.30	\$2,630.87	\$2,207.92	\$3,589.91	\$2,985.96	\$2,465.89	\$3,277.96	\$2,936.92	\$11,390.53	\$14,091.02	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Employee and Spouse	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Employee and Dependents	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Family	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	90/50	80/50	80/50	80/50	80/50	90/70	Indemnity
			Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
			Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
		Pharmacy	Coinurance	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
			Max	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30			\$478.56	\$406.95	\$351.05	\$258.47	\$268.03	\$263.92	\$241.08	\$189.49	\$177.19	\$141.26	\$229.69	\$191.05	\$157.77	\$209.73	\$187.91	\$697.48
	30-39			\$625.07	\$531.53	\$458.52	\$337.60	\$350.08	\$344.72	\$314.88	\$247.50	\$231.44	\$184.51	\$300.01	\$249.54	\$206.07	\$273.94	\$245.44	\$840.40
	40-49			\$759.26	\$645.65	\$556.96	\$410.08	\$425.24	\$418.72	\$382.48	\$300.63	\$281.12	\$224.12	\$364.41	\$303.11	\$250.31	\$332.75	\$298.13	\$949.65
	50-54			\$1,000.12	\$850.46	\$733.64	\$540.16	\$560.14	\$551.55	\$503.82	\$396.00	\$370.30	\$295.21	\$480.02	\$399.26	\$329.71	\$438.30	\$392.70	\$1,319.41
	55-59			\$1,350.09	\$1,148.07	\$990.36	\$729.18	\$756.15	\$744.56	\$680.12	\$534.58	\$499.88	\$398.52	\$647.99	\$538.98	\$445.09	\$591.68	\$530.12	\$1,621.91
	60-64			\$1,771.22	\$1,506.18	\$1,299.29	\$956.63	\$992.02	\$976.81	\$892.27	\$701.33	\$655.81	\$522.82	\$850.12	\$707.10	\$583.93	\$776.24	\$695.48	\$2,067.25
	65+ MP			\$1,260.16	\$1,071.60	\$924.40	\$680.61	\$705.79	\$694.97	\$634.82	\$498.97	\$466.58	\$371.97	\$604.83	\$503.08	\$415.45	\$552.27	\$494.81	\$1,519.25
Employee and Spouse	65+ MS			\$2,092.23	\$1,779.15	\$1,534.76	\$1,130.01	\$1,171.81	\$1,153.84	\$1,053.98	\$828.44	\$774.66	\$617.58	\$1,004.19	\$835.26	\$689.76	\$916.92	\$821.53	\$3,067.34
	Under 30			\$1,343.87	\$1,142.78	\$985.80	\$725.82	\$752.67	\$741.13	\$676.99	\$532.12	\$497.58	\$396.68	\$645.01	\$536.50	\$443.04	\$588.95	\$527.68	\$1,704.76
	30-39			\$1,562.65	\$1,328.81	\$1,146.28	\$843.98	\$875.19	\$861.78	\$787.19	\$618.74	\$578.58	\$461.26	\$750.01	\$623.84	\$515.17	\$684.83	\$613.59	\$1,903.77
	40-49			\$1,562.64	\$1,328.82	\$1,146.29	\$843.99	\$875.20	\$861.78	\$787.19	\$618.74	\$578.58	\$461.26	\$750.00	\$623.84	\$515.17	\$684.84	\$613.58	\$2,128.75
	50-54			\$2,281.45	\$1,940.06	\$1,673.57	\$1,232.21	\$1,277.78	\$1,258.19	\$1,149.31	\$903.35	\$844.72	\$673.43	\$1,095.01	\$910.79	\$752.14	\$999.85	\$895.82	\$2,639.34
	55-59			\$2,812.73	\$2,391.85	\$2,063.29	\$1,519.15	\$1,575.34	\$1,551.19	\$1,416.94	\$1,113.73	\$1,041.43	\$830.26	\$1,350.00	\$1,122.89	\$927.29	\$1,232.69	\$1,104.44	\$3,123.90
	60-64			\$3,480.98	\$2,960.10	\$2,553.49	\$1,880.07	\$1,949.62	\$1,919.72	\$1,753.58	\$1,378.33	\$1,288.86	\$1,027.50	\$1,670.74	\$1,389.67	\$1,147.60	\$1,525.55	\$1,366.83	\$3,885.40
Employee and Dependents	65+ MP			\$2,520.35	\$2,143.22	\$1,848.82	\$1,361.24	\$1,411.59	\$1,389.95	\$1,269.65	\$997.95	\$933.17	\$743.95	\$1,209.67	\$1,006.17	\$830.90	\$1,104.55	\$989.63	\$3,038.42
	65+ MS			\$4,903.43	\$4,169.69	\$3,596.93	\$2,648.34	\$2,746.30	\$2,704.18	\$2,470.15	\$1,941.56	\$1,815.52	\$1,447.38	\$2,353.45	\$1,957.54	\$1,616.55	\$2,148.93	\$1,925.37	\$5,062.33
	Under 30			\$1,187.62	\$1,009.91	\$871.18	\$641.43	\$665.16	\$654.96	\$598.28	\$470.25	\$439.72	\$350.56	\$570.01	\$474.12	\$391.53	\$520.48	\$466.33	\$1,665.82
	30-39			\$1,312.61	\$1,116.19	\$962.87	\$708.94	\$735.15	\$723.89	\$661.23	\$519.74	\$486.00	\$387.45	\$630.00	\$524.02	\$432.73	\$575.25	\$515.41	\$1,848.58
	40-49			\$1,281.36	\$1,089.62	\$939.95	\$692.06	\$717.65	\$706.65	\$645.49	\$507.36	\$474.43	\$378.23	\$615.00	\$511.54	\$422.43	\$561.56	\$503.14	\$1,932.23
	50-54			\$1,500.13	\$1,275.65	\$1,100.43	\$810.22	\$840.18	\$827.30	\$755.71	\$593.98	\$555.43	\$442.80	\$720.01	\$598.87	\$494.55	\$657.43	\$589.03	\$2,095.07
	55-59			\$1,646.99	\$1,400.54	\$1,208.15	\$889.53	\$922.44	\$908.30	\$829.69	\$652.14	\$609.81	\$486.16	\$790.49	\$657.51	\$542.97	\$721.80	\$646.70	\$2,278.31
Family	60-64			\$2,180.53	\$1,854.24	\$1,599.54	\$1,177.70	\$1,221.26	\$1,202.54	\$1,098.46	\$863.40	\$807.36	\$643.64	\$1,046.57	\$870.50	\$718.87	\$955.62	\$856.20	\$2,829.82
	65+ MP			\$1,642.89	\$1,397.06	\$1,205.15	\$887.32	\$920.15	\$906.04	\$827.62	\$650.51	\$608.29	\$484.94	\$788.52	\$655.87	\$541.63	\$720.00	\$645.09	\$2,360.39
	65+ MS			\$2,475.00	\$2,104.65	\$1,815.54	\$1,336.75	\$1,386.19	\$1,364.93	\$1,246.81	\$980.00	\$916.38	\$730.57	\$1,187.91	\$988.07	\$815.95	\$1,084.67	\$971.83	\$3,911.17
	Under 30			\$1,687.65	\$1,435.12	\$1,237.98	\$911.50	\$945.21	\$930.72	\$850.17	\$668.24	\$624.86	\$498.16	\$810.01	\$673.74	\$556.38	\$739.62	\$662.67	\$2,673.10
	30-39			\$1,937.67	\$1,647.72	\$1,421.39	\$1,046.54	\$1,085.24	\$1,068.60	\$976.12	\$767.24	\$717.44	\$571.96	\$930.01	\$773.56	\$638.80	\$849.19	\$760.84	\$2,911.96
	40-49			\$2,031.43	\$1,727.46	\$1,490.17	\$1,097.18	\$1,137.75	\$1,120.31	\$1,023.35	\$804.36	\$752.15	\$599.64	\$975.00	\$810.98	\$669.72	\$890.28	\$797.66	\$3,111.33
	50-54			\$2,593.99	\$2,205.83	\$1,902.83	\$1,401.01	\$1,452.83	\$1,430.55	\$1,306.75	\$1,027.11	\$960.44	\$765.68	\$1,245.01	\$1,035.56	\$855.17	\$1,136.82	\$1,018.54	\$3,415.01
Family	55-59			\$2,834.28	\$2,410.17	\$2,079.09	\$1,530.79	\$1,587.41	\$1,563.07	\$1,427.80	\$1,122.26	\$1,049.41	\$836.62	\$1,360.34	\$1,131.49	\$934.39	\$1,242.13	\$1,112.90	\$3,780.29
	60-64			\$3,826.27	\$3,253.72	\$2,806.78	\$2,066.56	\$2,143.00	\$2,110.14	\$1,927.52	\$1,515.04	\$1,416.71	\$1,129.42	\$1,836.46	\$1,527.51	\$1,261.43	\$1,676.87	\$1,502.41	\$4,647.98
	65+ MP			\$2,903.14	\$2,468.73	\$2,129.62	\$1,567.98	\$1,625.99	\$1,601.06	\$1,462.49	\$1,149.52	\$1,074.91	\$856.94	\$1,393.40	\$1,158.99	\$957.10	\$1,272.31	\$1,139.94	\$3,880.35
	65+ MS			\$4,949.98	\$4,209.28	\$3,631.08	\$2,673.48	\$2,772.37	\$2,729.85	\$2,493.60	\$1,959.99	\$1,832.76	\$1,461.12	\$2,375.80	\$1,976.13	\$1,631.89	\$2,169.34	\$1,943.65	\$5,906.16

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Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$492.92	\$419.15	\$361.58	\$266.22	\$276.07	\$271.84	\$248.32	\$208.84	\$169.73	\$145.50	\$236.58	\$196.78	\$162.50	\$216.02	\$193.55	\$718.42	\$888.75	
	30-39	\$643.82	\$547.47	\$472.27	\$347.72	\$360.59	\$355.06	\$324.34	\$272.77	\$221.69	\$190.04	\$309.01	\$257.02	\$212.25	\$282.15	\$252.80	\$865.63	\$1,070.86	
	40-49	\$782.04	\$665.00	\$573.66	\$422.37	\$438.00	\$431.29	\$393.97	\$331.33	\$269.28	\$230.84	\$375.35	\$312.20	\$257.81	\$342.73	\$307.08	\$978.16	\$1,210.07	
	50-54	\$1,030.13	\$875.96	\$755.65	\$556.36	\$576.94	\$568.10	\$518.95	\$436.44	\$354.71	\$304.07	\$494.42	\$411.24	\$339.60	\$451.45	\$404.49	\$1,359.02	\$1,681.23	
	55-59	\$1,390.60	\$1,182.48	\$1,020.07	\$751.05	\$778.83	\$766.90	\$700.55	\$589.17	\$478.83	\$410.48	\$667.43	\$555.15	\$458.44	\$609.42	\$546.03	\$1,670.60	\$2,066.69	
	60-64	\$1,824.37	\$1,551.33	\$1,338.26	\$985.32	\$1,021.77	\$1,006.12	\$919.07	\$772.95	\$628.19	\$538.52	\$875.62	\$728.31	\$601.44	\$799.52	\$716.36	\$2,129.31	\$2,634.15	
	65+ MP	\$1,297.98	\$1,103.72	\$952.13	\$701.02	\$726.96	\$715.82	\$653.89	\$549.93	\$446.94	\$383.14	\$622.97	\$518.17	\$427.90	\$568.83	\$509.66	\$1,564.86	\$1,935.87	
	65+ MS	\$2,155.01	\$1,832.49	\$1,580.80	\$1,163.89	\$1,206.96	\$1,188.46	\$1,085.64	\$913.03	\$742.05	\$636.12	\$1,034.31	\$860.31	\$710.44	\$944.42	\$846.19	\$3,159.43	\$3,908.49	
Employee and Spouse	Under 30	\$1,384.20	\$1,177.04	\$1,015.37	\$747.59	\$775.25	\$763.37	\$697.32	\$586.46	\$476.63	\$408.59	\$664.35	\$552.59	\$456.33	\$606.62	\$543.52	\$1,755.94	\$2,172.26	
	30-39	\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.46	\$887.64	\$810.84	\$681.92	\$554.22	\$475.10	\$772.51	\$642.54	\$530.61	\$705.37	\$632.00	\$1,960.93	\$2,425.84	
	40-49	\$1,609.53	\$1,368.65	\$1,180.66	\$869.29	\$901.45	\$887.64	\$810.84	\$681.92	\$554.21	\$475.10	\$772.51	\$642.55	\$530.61	\$705.37	\$632.00	\$2,192.66	\$2,712.51	
	50-54	\$2,349.91	\$1,998.22	\$1,723.77	\$1,269.16	\$1,316.11	\$1,295.94	\$1,183.82	\$995.60	\$809.16	\$693.64	\$1,127.86	\$938.11	\$774.69	\$1,029.84	\$922.72	\$2,718.58	\$3,363.13	
	55-59	\$2,897.13	\$2,463.54	\$2,125.18	\$1,564.71	\$1,622.59	\$1,597.73	\$1,459.50	\$1,227.46	\$997.58	\$855.18	\$1,390.50	\$1,156.58	\$955.09	\$1,269.65	\$1,137.58	\$3,217.68	\$3,980.57	
	60-64	\$3,585.44	\$3,048.84	\$2,630.08	\$1,936.45	\$2,008.09	\$1,977.33	\$1,806.25	\$1,519.08	\$1,234.59	\$1,058.35	\$1,720.85	\$1,431.35	\$1,182.01	\$1,571.30	\$1,407.86	\$4,002.05	\$4,950.89	
	65+ MP	\$2,595.98	\$2,207.46	\$1,904.28	\$1,402.05	\$1,453.93	\$1,431.65	\$1,307.79	\$1,099.87	\$893.89	\$766.28	\$1,245.95	\$1,036.35	\$855.81	\$1,137.67	\$1,019.33	\$3,129.63	\$3,871.64	
	65+ MS	\$5,050.56	\$4,294.70	\$3,704.82	\$2,727.74	\$2,828.67	\$2,785.33	\$2,544.34	\$2,139.82	\$1,739.09	\$1,490.83	\$2,424.05	\$2,016.25	\$1,665.01	\$2,213.38	\$1,983.16	\$5,214.32	\$6,450.57	
Employee and Dependents	Under 30	\$1,223.25	\$1,040.18	\$897.31	\$660.66	\$685.11	\$674.61	\$616.24	\$518.27	\$421.21	\$361.08	\$587.11	\$488.34	\$403.27	\$536.09	\$480.32	\$1,715.83	\$2,122.64	
	30-39	\$1,351.99	\$1,149.65	\$991.74	\$730.19	\$757.21	\$745.61	\$681.10	\$572.81	\$465.54	\$399.08	\$648.90	\$539.73	\$445.71	\$592.50	\$530.87	\$1,904.08	\$2,355.52	
	40-49	\$1,319.80	\$1,122.28	\$968.14	\$712.81	\$739.19	\$727.86	\$664.88	\$559.17	\$454.45	\$389.58	\$633.45	\$526.88	\$435.09	\$578.40	\$518.24	\$1,990.24	\$2,462.10	
	50-54	\$1,545.14	\$1,313.90	\$1,133.44	\$834.51	\$865.38	\$852.12	\$778.40	\$654.64	\$532.05	\$456.09	\$741.60	\$616.84	\$509.38	\$677.15	\$606.72	\$2,157.97	\$2,669.60	
	55-59	\$1,696.41	\$1,442.52	\$1,244.39	\$916.21	\$950.10	\$935.55	\$854.61	\$718.73	\$584.13	\$500.75	\$814.20	\$677.23	\$559.25	\$743.44	\$666.11	\$2,346.71	\$2,903.09	
	60-64	\$2,245.96	\$1,909.83	\$1,647.52	\$1,213.02	\$1,257.89	\$1,238.62	\$1,131.46	\$951.57	\$773.36	\$662.97	\$1,077.97	\$896.61	\$740.43	\$984.28	\$881.90	\$2,914.78	\$3,605.84	
	65+ MP	\$1,692.19	\$1,438.93	\$1,241.30	\$913.93	\$947.75	\$933.22	\$852.48	\$716.95	\$582.68	\$499.50	\$812.17	\$675.54	\$557.86	\$741.59	\$664.45	\$2,431.25	\$3,007.68	
	65+ MS	\$2,549.27	\$2,167.74	\$1,870.01	\$1,376.82	\$1,427.77	\$1,405.89	\$1,284.26	\$1,080.07	\$877.81	\$752.50	\$1,223.54	\$1,017.70	\$840.41	\$1,117.20	\$1,001.00	\$4,028.59	\$4,983.73	
Family	Under 30	\$1,738.29	\$1,478.14	\$1,275.12	\$938.83	\$973.57	\$958.65	\$875.71	\$736.48	\$598.56	\$513.11	\$834.30	\$693.95	\$573.06	\$761.80	\$682.56	\$2,753.35	\$3,406.14	
	30-39	\$1,995.81	\$1,697.12	\$1,464.02	\$1,077.91	\$1,117.80	\$1,100.67	\$1,005.44	\$845.58	\$687.23	\$589.12	\$957.91	\$796.75	\$657.96	\$874.65	\$783.67	\$2,999.38	\$3,710.50	
	40-49	\$2,092.39	\$1,779.24	\$1,534.86	\$1,130.07	\$1,171.89	\$1,153.93	\$1,054.09	\$886.50	\$720.48	\$617.63	\$1,004.26	\$835.31	\$689.79	\$916.98	\$821.60	\$3,204.74	\$3,964.54	
	50-54	\$2,671.82	\$2,271.96	\$1,959.91	\$1,443.02	\$1,496.40	\$1,473.48	\$1,345.99	\$1,131.99	\$920.00	\$788.66	\$1,282.36	\$1,066.62	\$880.81	\$1,170.91	\$1,049.12	\$3,517.53	\$4,351.50	
	55-59	\$2,919.32	\$2,482.41	\$2,141.46	\$1,576.69	\$1,635.02	\$1,609.97	\$1,470.68	\$1,236.86	\$1,005.22	\$861.73	\$1,401.15	\$1,165.44	\$962.41	\$1,279.38	\$1,146.30	\$3,893.78	\$4,816.97	
	60-64	\$3,941.08	\$3,351.26	\$2,890.97	\$2,128.53	\$2,207.28	\$2,173.46	\$1,985.41	\$1,669.76	\$1,357.05	\$1,163.33	\$1,891.55	\$1,573.33	\$1,299.25	\$1,727.16	\$1,547.51	\$4,787.51	\$5,922.59	
	65+ MP	\$2,990.26	\$2,542.74	\$2,193.50	\$1,615.00	\$1,674.76	\$1,649.10	\$1,506.42	\$1,266.92	\$1,029.65	\$882.67	\$1,435.19	\$1,193.75	\$985.79	\$1,310.47	\$1,174.15	\$3,996.85	\$4,944.46	
	65+ MS	\$5,098.51	\$4,335.47	\$3,740.00	\$2,753.64	\$2,855.53	\$2,811.77	\$2,568.50	\$2,160.13	\$1,755.60	\$1,504.98	\$2,447.06	\$2,035.39	\$1,680.82	\$2,234.40	\$2,001.99	\$6,083.48	\$7,525.80	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319, 92323, 92364)

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$10,000 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500
	Deductible Coinsurance Coinsurance Max Pharmacy	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$0/unlimited 100/50%	\$2500/\$5000 90/50%	\$3500/\$7000 80/50%	\$2000/\$4000 80/50%	\$1500/\$3000 80/50%	\$2000/\$4000 80/50%	\$4000/\$8000 90/70%	\$3500
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Employee and Spouse	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Employee and Dependents	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Family	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10.2%	-4.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 6 - Fresno (zip 93628*), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$441.61	\$375.52	\$323.94	\$238.51	\$247.33	\$243.54	\$222.47	\$174.86	\$163.51	\$130.36	\$211.95	\$176.29	\$145.59	\$193.53	\$173.40	\$766.34	\$948.03	
	30-39	\$576.80	\$490.48	\$423.11	\$311.53	\$323.05	\$318.10	\$290.58	\$228.39	\$213.57	\$170.27	\$276.84	\$230.26	\$190.16	\$252.78	\$226.48	\$923.37	\$1,142.29	
	40-49	\$700.64	\$595.78	\$513.95	\$378.41	\$392.40	\$386.39	\$352.96	\$277.42	\$259.42	\$206.82	\$336.27	\$279.69	\$230.99	\$307.04	\$275.11	\$1,043.41	\$1,290.78	
	50-54	\$922.90	\$784.78	\$676.98	\$498.45	\$516.88	\$508.96	\$464.93	\$365.43	\$341.71	\$272.43	\$442.94	\$368.42	\$304.26	\$404.45	\$362.38	\$1,449.67	\$1,793.37	
	55-59	\$1,245.85	\$1,059.40	\$913.88	\$672.87	\$697.75	\$687.06	\$627.62	\$493.31	\$461.29	\$367.76	\$597.94	\$497.34	\$410.73	\$545.98	\$489.19	\$1,782.04	\$2,204.54	
	60-64	\$1,634.46	\$1,389.85	\$1,198.95	\$882.76	\$915.40	\$901.38	\$823.39	\$647.18	\$605.17	\$482.48	\$784.46	\$652.47	\$538.85	\$716.28	\$641.78	\$2,271.34	\$2,809.85	
	65+ MP	\$1,162.87	\$988.83	\$853.01	\$628.05	\$651.28	\$641.30	\$585.82	\$460.45	\$430.56	\$343.27	\$558.12	\$464.21	\$383.37	\$509.61	\$456.60	\$1,669.24	\$2,064.99	
	65+ MS	\$1,930.69	\$1,641.75	\$1,416.24	\$1,042.75	\$1,081.31	\$1,064.74	\$972.62	\$764.47	\$714.85	\$569.92	\$926.63	\$770.73	\$636.51	\$846.10	\$758.09	\$3,370.17	\$4,169.19	
Employee and Spouse	Under 30	\$1,240.11	\$1,054.52	\$909.67	\$669.77	\$694.54	\$683.90	\$624.73	\$491.03	\$459.16	\$366.07	\$595.19	\$495.05	\$408.84	\$543.46	\$486.93	\$1,873.06	\$2,317.15	
	30-39	\$1,441.99	\$1,226.18	\$1,057.76	\$778.81	\$807.61	\$795.23	\$726.43	\$570.97	\$533.91	\$425.67	\$692.08	\$575.64	\$475.39	\$631.94	\$566.20	\$2,091.72	\$2,587.65	
	40-49	\$1,441.99	\$1,226.19	\$1,057.77	\$778.81	\$807.61	\$795.23	\$726.43	\$570.97	\$533.91	\$425.66	\$692.08	\$575.64	\$475.40	\$631.93	\$566.21	\$2,338.92	\$2,893.43	
	50-54	\$2,105.30	\$1,790.23	\$1,544.32	\$1,137.05	\$1,179.10	\$1,161.03	\$1,060.59	\$833.61	\$779.50	\$621.47	\$1,010.43	\$840.43	\$694.07	\$922.62	\$826.65	\$2,899.91	\$3,587.45	
	55-59	\$2,595.56	\$2,207.12	\$1,903.95	\$1,401.84	\$1,453.67	\$1,431.40	\$1,307.56	\$1,027.74	\$961.03	\$766.18	\$1,245.73	\$1,036.14	\$855.70	\$1,137.47	\$1,019.16	\$3,432.31	\$4,246.07	
	60-64	\$3,212.21	\$2,731.48	\$2,356.30	\$1,734.89	\$1,799.04	\$1,771.48	\$1,618.21	\$1,271.91	\$1,189.35	\$948.22	\$1,541.70	\$1,282.31	\$1,059.00	\$1,407.71	\$1,261.29	\$4,268.99	\$5,281.12	
	65+ MP	\$2,325.76	\$1,977.68	\$1,706.04	\$1,256.12	\$1,302.57	\$1,282.61	\$1,171.65	\$920.91	\$861.13	\$686.55	\$1,116.25	\$928.43	\$766.75	\$1,019.23	\$913.21	\$3,338.39	\$4,129.87	
	65+ MS	\$4,524.83	\$3,847.66	\$3,319.16	\$2,443.83	\$2,534.20	\$2,495.36	\$2,279.47	\$1,791.65	\$1,675.35	\$1,335.69	\$2,171.69	\$1,806.31	\$1,491.75	\$1,982.95	\$1,776.69	\$5,562.12	\$6,880.83	
Employee and Dependents	Under 30	\$1,095.92	\$931.91	\$803.90	\$591.90	\$613.79	\$604.38	\$552.09	\$433.94	\$405.77	\$323.51	\$525.99	\$437.49	\$361.30	\$480.27	\$430.32	\$1,830.28	\$2,264.22	
	30-39	\$1,211.25	\$1,029.98	\$888.51	\$654.19	\$678.38	\$667.99	\$610.20	\$479.61	\$448.48	\$357.56	\$581.34	\$483.53	\$399.33	\$530.82	\$475.60	\$2,031.09	\$2,512.64	
	40-49	\$1,182.43	\$1,005.46	\$867.36	\$638.62	\$662.23	\$652.09	\$595.67	\$468.19	\$437.81	\$349.04	\$567.50	\$472.02	\$389.83	\$518.18	\$464.29	\$2,123.00	\$2,626.33	
	50-54	\$1,384.30	\$1,177.13	\$1,015.44	\$747.65	\$775.30	\$763.42	\$697.37	\$548.13	\$512.55	\$408.63	\$664.39	\$552.61	\$456.38	\$606.65	\$543.55	\$2,301.91	\$2,847.67	
	55-59	\$1,519.82	\$1,292.37	\$1,114.85	\$820.84	\$851.19	\$838.15	\$765.64	\$601.79	\$562.73	\$448.64	\$729.43	\$606.71	\$501.05	\$666.05	\$596.77	\$2,503.24	\$3,096.73	
	60-64	\$2,012.17	\$1,711.03	\$1,476.01	\$1,086.76	\$1,126.94	\$1,109.68	\$1,013.67	\$796.74	\$745.02	\$593.98	\$965.74	\$803.25	\$663.37	\$881.81	\$790.09	\$3,109.20	\$3,846.36	
	65+ MP	\$1,516.05	\$1,289.15	\$1,112.08	\$818.80	\$849.08	\$836.07	\$763.74	\$600.29	\$561.33	\$447.52	\$727.63	\$605.20	\$499.80	\$664.38	\$595.28	\$2,593.43	\$3,208.29	
	65+ MS	\$2,283.91	\$1,942.11	\$1,675.34	\$1,233.52	\$1,279.14	\$1,259.53	\$1,150.56	\$904.33	\$845.63	\$674.19	\$1,096.16	\$911.73	\$752.96	\$1,000.89	\$896.78	\$4,297.31	\$5,316.14	
Family	Under 30	\$1,557.35	\$1,324.28	\$1,142.38	\$841.11	\$872.21	\$858.85	\$784.54	\$616.65	\$576.62	\$459.72	\$747.45	\$621.69	\$513.43	\$682.49	\$611.50	\$2,937.00	\$3,633.33	
	30-39	\$1,788.06	\$1,520.46	\$1,311.62	\$965.72	\$1,001.43	\$986.09	\$900.77	\$708.00	\$662.05	\$527.82	\$858.18	\$713.79	\$589.49	\$783.60	\$702.08	\$3,199.44	\$3,957.99	
	40-49	\$1,874.59	\$1,594.04	\$1,375.09	\$1,012.45	\$1,049.89	\$1,033.80	\$944.36	\$742.26	\$694.08	\$553.36	\$899.70	\$748.33	\$618.02	\$821.51	\$736.07	\$3,418.50	\$4,228.98	
	50-54	\$2,393.70	\$2,035.47	\$1,755.88	\$1,292.82	\$1,340.62	\$1,320.08	\$1,205.88	\$947.81	\$886.29	\$706.60	\$1,148.85	\$955.56	\$789.15	\$1,049.01	\$939.90	\$3,752.16	\$4,641.75	
	55-59	\$2,615.44	\$2,224.02	\$1,918.53	\$1,412.57	\$1,464.81	\$1,442.36	\$1,317.58	\$1,035.61	\$968.39	\$772.05	\$1,255.27	\$1,044.08	\$862.26	\$1,146.19	\$1,026.97	\$4,153.51	\$5,138.26	
	60-64	\$3,530.84	\$3,002.42	\$2,590.02	\$1,906.98	\$1,977.49	\$1,947.20	\$1,778.73	\$1,398.07	\$1,307.32	\$1,042.28	\$1,694.62	\$1,409.50	\$1,164.05	\$1,547.34	\$1,386.40	\$5,106.85	\$6,317.63	
	65+ MP	\$2,679.00	\$2,278.06	\$1,965.16	\$1,446.90	\$1,500.41	\$1,477.42	\$1,349.60	\$1,060.78	\$991.92	\$790.82	\$1,285.78	\$1,069.45	\$883.21	\$1,174.03	\$1,051.91	\$4,263.45	\$5,274.25	
	65+ MS	\$4,567.79	\$3,884.19	\$3,350.67	\$2,467.03	\$2,558.26	\$2,519.05	\$2,301.11	\$1,808.66	\$1,691.26	\$1,348.37	\$2,192.30	\$1,823.46	\$1,505.91	\$2,001.78	\$1,793.56	\$6,489.26	\$8,027.78	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		Deductible Coinsurance Coinsurance Max	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$10,000 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$454.85	\$386.78	\$333.65	\$245.66	\$254.75	\$250.84	\$229.14	\$180.10	\$154.94	\$134.26	\$218.31	\$181.58	\$149.95	\$199.34	\$178.60	\$789.35	\$976.50
	30-39	\$594.10	\$505.19	\$435.79	\$320.87	\$332.74	\$327.63	\$299.29	\$235.24	\$202.37	\$175.36	\$285.14	\$237.17	\$195.86	\$260.37	\$233.28	\$951.10	\$1,176.59
	40-49	\$721.64	\$613.65	\$529.35	\$389.75	\$404.17	\$397.97	\$363.54	\$285.74	\$245.82	\$213.01	\$346.36	\$288.09	\$237.90	\$316.26	\$283.36	\$1,074.73	\$1,329.55
	50-54	\$950.57	\$808.31	\$697.28	\$513.39	\$532.39	\$524.22	\$478.87	\$376.38	\$323.80	\$280.58	\$456.23	\$379.47	\$313.37	\$416.59	\$373.25	\$1,493.20	\$1,847.23
	55-59	\$1,283.20	\$1,091.16	\$941.28	\$693.04	\$718.69	\$707.66	\$646.44	\$508.09	\$437.11	\$378.77	\$615.88	\$512.26	\$423.03	\$562.37	\$503.86	\$1,835.54	\$2,270.74
	60-64	\$1,683.46	\$1,431.53	\$1,234.89	\$909.22	\$942.87	\$928.39	\$848.08	\$666.58	\$573.45	\$496.92	\$808.00	\$672.05	\$554.99	\$737.79	\$661.02	\$2,339.54	\$2,894.23
	65+ MP	\$1,197.73	\$1,018.49	\$878.58	\$646.88	\$670.82	\$660.52	\$603.38	\$474.25	\$407.99	\$353.54	\$574.86	\$478.14	\$394.85	\$524.91	\$470.30	\$1,719.36	\$2,127.01
	65+ MS	\$1,988.57	\$1,690.97	\$1,458.69	\$1,074.01	\$1,113.75	\$1,096.65	\$1,001.78	\$787.38	\$677.39	\$586.97	\$954.43	\$793.85	\$655.57	\$871.50	\$780.83	\$3,471.36	\$4,294.39
Employee and Spouse	Under 30	\$1,277.29	\$1,086.14	\$936.94	\$689.85	\$715.38	\$704.40	\$643.46	\$505.75	\$435.10	\$377.02	\$613.05	\$509.91	\$421.08	\$559.78	\$501.54	\$1,929.30	\$2,386.73
	30-39	\$1,485.22	\$1,262.95	\$1,089.46	\$802.16	\$831.84	\$819.07	\$748.21	\$588.09	\$505.92	\$438.40	\$712.84	\$592.91	\$489.64	\$650.91	\$583.19	\$2,154.54	\$2,665.35
	40-49	\$1,485.22	\$1,262.96	\$1,089.47	\$802.15	\$831.83	\$819.07	\$748.21	\$588.08	\$505.93	\$438.40	\$712.85	\$592.92	\$489.63	\$650.90	\$583.19	\$2,409.13	\$2,980.33
	50-54	\$2,168.42	\$1,843.90	\$1,590.62	\$1,171.14	\$1,214.48	\$1,195.84	\$1,092.39	\$858.59	\$738.65	\$640.06	\$1,040.75	\$865.65	\$714.86	\$950.32	\$851.45	\$2,986.99	\$3,695.19
	55-59	\$2,673.38	\$2,273.29	\$1,961.03	\$1,443.86	\$1,497.29	\$1,474.31	\$1,346.77	\$1,058.54	\$910.66	\$789.11	\$1,283.11	\$1,067.23	\$881.33	\$1,171.62	\$1,049.72	\$3,535.36	\$4,373.58
	60-64	\$3,308.51	\$2,813.39	\$2,426.93	\$1,786.89	\$1,853.02	\$1,824.57	\$1,666.73	\$1,310.03	\$1,127.01	\$976.59	\$1,587.96	\$1,320.78	\$1,090.72	\$1,449.98	\$1,299.11	\$4,397.17	\$5,439.72
	65+ MP	\$2,395.48	\$2,036.99	\$1,757.18	\$1,293.77	\$1,341.65	\$1,321.05	\$1,206.77	\$948.51	\$815.99	\$707.09	\$1,149.73	\$956.29	\$789.71	\$1,049.83	\$940.61	\$3,438.62	\$4,253.90
	65+ MS	\$4,660.49	\$3,963.03	\$3,418.65	\$2,517.09	\$2,610.22	\$2,570.16	\$2,347.81	\$1,845.34	\$1,587.55	\$1,375.65	\$2,236.85	\$1,860.50	\$1,536.42	\$2,042.48	\$1,829.98	\$5,729.13	\$7,087.46
Employee and Dependents	Under 30	\$1,128.78	\$959.85	\$828.00	\$609.64	\$632.20	\$622.50	\$568.64	\$446.94	\$384.51	\$333.19	\$541.77	\$450.62	\$372.12	\$494.69	\$443.22	\$1,885.23	\$2,332.21
	30-39	\$1,247.57	\$1,060.87	\$915.14	\$673.80	\$698.73	\$688.01	\$628.49	\$493.99	\$424.97	\$368.25	\$598.78	\$498.04	\$411.29	\$546.76	\$489.87	\$2,092.08	\$2,588.09
	40-49	\$1,217.87	\$1,035.62	\$893.35	\$657.76	\$682.10	\$671.63	\$613.53	\$482.22	\$414.86	\$359.48	\$584.53	\$486.19	\$401.49	\$533.74	\$478.21	\$2,186.73	\$2,705.20
	50-54	\$1,425.81	\$1,212.43	\$1,045.89	\$770.06	\$798.56	\$786.30	\$718.28	\$564.55	\$485.69	\$420.86	\$684.33	\$569.19	\$470.04	\$624.87	\$559.86	\$2,371.03	\$2,933.19
	55-59	\$1,565.39	\$1,331.12	\$1,148.28	\$845.45	\$876.74	\$863.28	\$788.60	\$619.82	\$533.23	\$462.06	\$751.32	\$624.91	\$516.06	\$686.04	\$614.66	\$2,578.40	\$3,189.72
	60-64	\$2,072.49	\$1,762.34	\$1,520.26	\$1,119.33	\$1,160.76	\$1,142.93	\$1,044.06	\$820.62	\$705.97	\$611.75	\$994.72	\$827.35	\$683.24	\$908.28	\$813.78	\$3,202.56	\$3,961.86
	65+ MP	\$1,561.49	\$1,327.82	\$1,145.41	\$843.35	\$874.55	\$861.13	\$786.63	\$618.28	\$531.90	\$460.91	\$749.45	\$623.36	\$514.77	\$684.33	\$613.13	\$2,671.29	\$3,304.64
	65+ MS	\$2,352.38	\$2,000.33	\$1,725.56	\$1,270.50	\$1,317.51	\$1,297.28	\$1,185.06	\$931.43	\$801.32	\$694.36	\$1,129.04	\$939.09	\$775.51	\$1,030.94	\$923.68	\$4,426.34	\$5,475.79
Family	Under 30	\$1,604.04	\$1,363.99	\$1,176.62	\$866.32	\$898.38	\$884.59	\$808.07	\$635.13	\$546.40	\$473.47	\$769.87	\$640.35	\$528.80	\$702.98	\$629.84	\$3,025.19	\$3,742.44
	30-39	\$1,841.67	\$1,566.06	\$1,350.93	\$994.67	\$1,031.47	\$1,015.64	\$927.78	\$729.22	\$627.34	\$543.61	\$883.92	\$735.21	\$607.15	\$807.12	\$723.15	\$3,295.52	\$4,076.85
	40-49	\$1,930.78	\$1,641.84	\$1,416.30	\$1,042.80	\$1,081.38	\$1,064.79	\$972.67	\$764.51	\$657.70	\$569.92	\$926.70	\$770.79	\$636.52	\$846.17	\$758.14	\$3,521.14	\$4,355.99
	50-54	\$2,465.47	\$2,096.50	\$1,808.52	\$1,331.57	\$1,380.85	\$1,359.65	\$1,242.03	\$976.21	\$839.83	\$727.74	\$1,183.32	\$984.23	\$812.79	\$1,080.50	\$968.09	\$3,864.82	\$4,781.15
	55-59	\$2,693.85	\$2,290.70	\$1,976.05	\$1,454.92	\$1,508.76	\$1,485.60	\$1,357.09	\$1,066.64	\$917.63	\$795.16	\$1,292.94	\$1,075.40	\$888.08	\$1,180.59	\$1,057.76	\$4,278.22	\$5,292.56
	60-64	\$3,636.69	\$3,092.45	\$2,667.66	\$1,964.14	\$2,036.83	\$2,005.56	\$1,832.06	\$1,439.97	\$1,238.80	\$1,073.46	\$1,745.47	\$1,451.80	\$1,198.91	\$1,593.80	\$1,427.97	\$5,260.19	\$6,507.35
	65+ MP	\$2,759.31	\$2,346.38	\$2,024.06	\$1,490.28	\$1,545.42	\$1,521.70	\$1,390.06	\$1,092.57	\$939.93	\$814.48	\$1,324.36	\$1,101.54	\$909.66	\$1,209.28	\$1,083.47	\$4,391.46	\$5,432.65
	65+ MS	\$4,704.73	\$4,000.65	\$3,451.10	\$2,540.98	\$2,635.01	\$2,594.56	\$2,370.10	\$1,862.86	\$1,602.62	\$1,388.71	\$2,258.08	\$1,878.17	\$1,551.01	\$2,061.87	\$1,847.35	\$6,684.10	\$8,268.86

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
Employee and Spouse	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
Employee and Dependents	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
Family	Under 30	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	30-39	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	40-49	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	50-54	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	55-59	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	60-64	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MP	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	
	65+ MS	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-5.2%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 7 - El Dorado (zips 95720⁰, 95735⁰), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$570.88	\$485.45	\$418.77	\$308.33	\$319.74	\$314.84	\$287.59	\$226.05	\$211.37	\$168.52	\$274.00	\$227.90	\$188.21	\$250.19	\$224.16	\$706.15	\$873.57	
	30-39	\$745.65	\$634.07	\$546.97	\$402.72	\$417.63	\$411.23	\$375.63	\$295.25	\$276.08	\$220.11	\$357.88	\$297.67	\$245.83	\$326.78	\$292.78	\$850.85	\$1,052.57	
	40-49	\$905.73	\$770.19	\$664.40	\$489.18	\$507.28	\$499.51	\$456.28	\$358.64	\$335.35	\$267.37	\$434.71	\$361.57	\$298.60	\$396.94	\$355.64	\$961.45	\$1,189.40	
	50-54	\$1,193.05	\$1,014.52	\$875.16	\$644.36	\$668.21	\$657.97	\$601.02	\$472.41	\$441.73	\$352.18	\$572.62	\$476.28	\$393.33	\$522.86	\$468.46	\$1,335.81	\$1,652.52	
	55-59	\$1,610.54	\$1,369.53	\$1,181.41	\$869.84	\$902.03	\$888.21	\$811.33	\$637.72	\$596.31	\$475.42	\$772.99	\$642.94	\$530.97	\$705.82	\$632.39	\$1,642.07	\$2,031.39	
	60-64	\$2,112.91	\$1,796.72	\$1,549.93	\$1,141.17	\$1,183.40	\$1,165.27	\$1,064.41	\$836.64	\$782.31	\$623.72	\$1,014.11	\$843.49	\$696.59	\$925.99	\$829.65	\$2,092.94	\$2,589.16	
	65+ MP	\$1,503.26	\$1,278.31	\$1,102.72	\$811.91	\$841.95	\$829.05	\$757.29	\$595.24	\$556.59	\$443.75	\$721.51	\$600.12	\$495.60	\$658.81	\$590.27	\$1,538.13	\$1,902.81	
	65+ MS	\$2,495.84	\$2,122.35	\$1,830.83	\$1,348.00	\$1,397.88	\$1,376.46	\$1,257.32	\$988.27	\$924.09	\$736.76	\$1,197.91	\$996.36	\$822.84	\$1,093.81	\$980.01	\$3,105.47	\$3,841.74	
Employee and Spouse	Under 30	\$1,603.12	\$1,363.22	\$1,175.97	\$865.84	\$897.88	\$884.12	\$807.60	\$634.78	\$593.56	\$473.23	\$769.44	\$639.98	\$528.52	\$702.57	\$629.48	\$1,725.95	\$2,135.15	
	30-39	\$1,864.10	\$1,585.14	\$1,367.41	\$1,006.79	\$1,044.05	\$1,028.05	\$939.07	\$738.12	\$690.19	\$550.27	\$894.69	\$744.16	\$614.56	\$816.94	\$731.95	\$1,927.44	\$2,384.41	
	40-49	\$1,864.10	\$1,585.14	\$1,367.41	\$1,006.79	\$1,044.04	\$1,028.05	\$939.07	\$738.12	\$690.19	\$550.27	\$894.69	\$744.16	\$614.56	\$816.95	\$731.95	\$2,155.20	\$2,666.18	
	50-54	\$2,721.57	\$2,314.30	\$1,996.41	\$1,469.91	\$1,524.31	\$1,500.95	\$1,371.04	\$1,077.65	\$1,007.67	\$803.39	\$1,306.25	\$1,086.48	\$897.26	\$1,192.74	\$1,068.64	\$2,672.15	\$3,305.69	
	55-59	\$3,355.34	\$2,853.23	\$2,461.31	\$1,812.20	\$1,879.26	\$1,850.47	\$1,690.30	\$1,328.61	\$1,242.33	\$990.47	\$1,610.43	\$1,339.48	\$1,106.20	\$1,470.49	\$1,317.50	\$3,162.73	\$3,912.58	
	60-64	\$4,152.51	\$3,531.10	\$3,046.08	\$2,242.75	\$2,325.74	\$2,290.11	\$2,091.89	\$1,644.25	\$1,537.48	\$1,225.80	\$1,993.04	\$1,657.71	\$1,369.01	\$1,819.85	\$1,630.51	\$3,933.69	\$4,866.33	
	65+ MP	\$3,006.55	\$2,556.64	\$2,205.46	\$1,623.83	\$1,683.92	\$1,658.12	\$1,514.60	\$1,190.50	\$1,113.19	\$887.51	\$1,443.03	\$1,200.25	\$991.21	\$1,317.63	\$1,180.55	\$3,076.18	\$3,805.51	
	65+ MS	\$5,849.35	\$4,974.02	\$4,290.80	\$3,159.22	\$3,276.12	\$3,225.92	\$2,946.71	\$2,316.15	\$2,165.74	\$1,726.69	\$2,807.46	\$2,335.11	\$1,928.44	\$2,563.50	\$2,296.79	\$5,125.26	\$6,340.40	
Employee and Dependents	Under 30	\$1,416.72	\$1,204.72	\$1,039.24	\$765.17	\$793.48	\$781.32	\$713.70	\$560.98	\$524.55	\$418.21	\$679.97	\$565.57	\$467.07	\$620.88	\$556.29	\$1,686.52	\$2,086.38	
	30-39	\$1,565.82	\$1,331.50	\$1,148.61	\$845.69	\$876.99	\$863.55	\$788.80	\$620.01	\$579.75	\$462.22	\$751.53	\$625.09	\$516.23	\$686.22	\$614.83	\$1,871.57	\$2,315.29	
	40-49	\$1,528.55	\$1,299.80	\$1,121.27	\$825.56	\$856.11	\$842.99	\$770.03	\$605.26	\$565.95	\$451.22	\$733.64	\$610.20	\$503.93	\$669.89	\$600.19	\$1,956.24	\$2,420.05	
	50-54	\$1,789.52	\$1,521.73	\$1,312.70	\$966.51	\$1,002.28	\$986.92	\$901.50	\$708.59	\$662.57	\$528.25	\$858.90	\$714.40	\$589.98	\$784.26	\$702.67	\$2,121.12	\$2,624.01	
	55-59	\$1,964.71	\$1,670.70	\$1,441.21	\$1,061.13	\$1,100.40	\$1,083.54	\$989.75	\$777.96	\$727.44	\$579.97	\$942.98	\$784.33	\$647.74	\$861.04	\$771.46	\$2,306.63	\$2,853.51	
	60-64	\$2,601.18	\$2,211.92	\$1,908.10	\$1,404.88	\$1,456.87	\$1,434.55	\$1,310.38	\$1,029.98	\$963.09	\$767.85	\$1,248.46	\$1,038.41	\$857.56	\$1,139.98	\$1,021.37	\$2,864.99	\$3,544.26	
	65+ MP	\$1,959.82	\$1,666.55	\$1,437.63	\$1,058.50	\$1,097.66	\$1,080.84	\$987.29	\$776.02	\$725.63	\$578.52	\$940.64	\$782.38	\$646.12	\$858.90	\$769.54	\$2,389.73	\$2,956.31	
	65+ MS	\$2,952.45	\$2,510.63	\$2,165.78	\$1,594.62	\$1,653.62	\$1,628.28	\$1,487.35	\$1,169.07	\$1,093.15	\$871.55	\$1,417.07	\$1,178.64	\$973.38	\$1,293.92	\$1,159.30	\$3,959.79	\$4,898.61	
Family	Under 30	\$2,013.22	\$1,711.95	\$1,476.80	\$1,087.33	\$1,127.57	\$1,110.29	\$1,014.19	\$797.17	\$745.40	\$594.29	\$966.27	\$803.69	\$663.73	\$882.30	\$790.50	\$2,706.32	\$3,347.96	
	30-39	\$2,311.47	\$1,965.57	\$1,695.58	\$1,248.41	\$1,294.62	\$1,274.78	\$1,164.44	\$915.26	\$855.83	\$682.33	\$1,109.41	\$922.76	\$762.06	\$1,013.01	\$907.61	\$2,948.16	\$3,647.12	
	40-49	\$2,423.32	\$2,060.68	\$1,777.63	\$1,308.82	\$1,357.26	\$1,336.46	\$1,220.79	\$959.56	\$897.24	\$715.35	\$1,163.09	\$967.40	\$798.93	\$1,062.03	\$951.53	\$3,150.00	\$3,896.83	
	50-54	\$3,094.39	\$2,631.33	\$2,269.89	\$1,671.27	\$1,733.12	\$1,706.56	\$1,558.85	\$1,225.28	\$1,145.71	\$913.44	\$1,485.19	\$1,235.31	\$1,020.17	\$1,356.13	\$1,215.04	\$3,457.46	\$4,277.18	
	55-59	\$3,381.04	\$2,875.08	\$2,480.17	\$1,826.08	\$1,893.66	\$1,864.64	\$1,703.25	\$1,338.78	\$1,251.84	\$998.06	\$1,622.76	\$1,349.74	\$1,114.68	\$1,481.75	\$1,327.59	\$3,827.28	\$4,734.69	
	60-64	\$4,564.40	\$3,881.36	\$3,348.23	\$2,465.21	\$2,556.44	\$2,517.27	\$2,299.39	\$1,807.35	\$1,689.98	\$1,347.38	\$2,190.73	\$1,822.15	\$1,504.81	\$2,000.36	\$1,792.25	\$4,705.75	\$5,821.43	
	65+ MP	\$3,463.20	\$2,944.95	\$2,540.43	\$1,870.46	\$1,939.68	\$1,909.95	\$1,744.64	\$1,371.31	\$1,282.26	\$1,022.31	\$1,662.20	\$1,382.54	\$1,141.76	\$1,517.76	\$1,359.85	\$3,928.58	\$4,860.01	
	65+ MS	\$5,904.88	\$5,021.24	\$4,331.54	\$3,189.21	\$3,307.23	\$3,256.55	\$2,974.68	\$2,338.14	\$2,186.30	\$1,743.09	\$2,834.12	\$2,357.28	\$1,946.75	\$2,587.83	\$2,318.60	\$5,979.58	\$7,397.27	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 7 - El Dorado (zips 95720⁹, 95735⁵), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Employee	Under 30	\$593.73	\$504.87	\$435.53	\$320.67	\$332.53	\$327.43	\$299.10	\$251.55	\$208.84	\$192.78	\$284.97	\$237.02	\$195.74	\$260.20	\$233.13	\$727.35	\$899.80
	30-39	\$775.49	\$659.43	\$568.86	\$418.84	\$434.33	\$427.67	\$390.67	\$328.56	\$272.77	\$251.80	\$372.21	\$309.58	\$255.66	\$339.86	\$304.50	\$876.39	\$1,084.18
	40-49	\$941.98	\$801.00	\$690.99	\$508.76	\$527.57	\$519.48	\$474.54	\$399.10	\$331.33	\$305.85	\$452.12	\$376.04	\$310.55	\$412.82	\$369.87	\$990.32	\$1,225.12
	50-54	\$1,240.80	\$1,055.10	\$910.19	\$670.15	\$694.94	\$684.28	\$625.07	\$525.70	\$436.44	\$402.88	\$595.54	\$495.33	\$409.07	\$543.78	\$487.21	\$1,375.92	\$1,702.14
	55-59	\$1,675.00	\$1,424.31	\$1,228.69	\$904.66	\$938.12	\$923.73	\$843.81	\$709.66	\$589.17	\$543.86	\$803.94	\$668.67	\$552.21	\$734.06	\$657.69	\$1,691.37	\$2,092.38
	60-64	\$2,197.48	\$1,868.60	\$1,611.96	\$1,186.85	\$1,230.74	\$1,211.86	\$1,107.01	\$931.02	\$772.95	\$713.51	\$1,054.71	\$877.24	\$724.46	\$963.04	\$862.85	\$2,155.78	\$2,666.90
	65+ MP	\$1,563.43	\$1,329.44	\$1,146.86	\$844.40	\$875.63	\$862.20	\$787.60	\$662.39	\$549.93	\$507.64	\$750.39	\$624.13	\$515.43	\$685.17	\$613.89	\$1,584.31	\$1,959.94
	65+ MS	\$2,595.74	\$2,207.25	\$1,904.10	\$1,401.95	\$1,453.80	\$1,431.50	\$1,307.64	\$1,099.76	\$913.03	\$842.82	\$1,245.87	\$1,036.23	\$855.76	\$1,137.57	\$1,019.23	\$3,198.70	\$3,957.09
Employee and Spouse	Under 30	\$1,667.29	\$1,417.75	\$1,223.04	\$900.49	\$933.80	\$919.48	\$839.92	\$706.39	\$586.46	\$541.36	\$800.24	\$665.59	\$549.67	\$730.68	\$654.67	\$1,777.77	\$2,199.26
	30-39	\$1,938.70	\$1,648.55	\$1,422.13	\$1,047.08	\$1,085.81	\$1,069.16	\$976.66	\$821.39	\$681.92	\$629.49	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$1,985.30	\$2,456.01
	40-49	\$1,938.71	\$1,648.55	\$1,422.14	\$1,047.09	\$1,085.81	\$1,069.15	\$976.66	\$821.39	\$681.92	\$629.48	\$930.51	\$773.94	\$639.15	\$849.63	\$761.24	\$2,219.91	\$2,746.24
	50-54	\$2,830.50	\$2,406.88	\$2,076.31	\$1,528.74	\$1,585.28	\$1,560.97	\$1,425.90	\$1,199.22	\$995.60	\$919.04	\$1,358.54	\$1,129.95	\$933.16	\$1,240.46	\$1,111.41	\$2,752.38	\$3,404.95
	55-59	\$3,489.64	\$2,967.36	\$2,559.82	\$1,884.74	\$1,954.44	\$1,924.47	\$1,757.96	\$1,478.48	\$1,227.46	\$1,133.06	\$1,674.90	\$1,393.08	\$1,150.46	\$1,529.32	\$1,370.21	\$3,257.68	\$4,030.05
	60-64	\$4,318.71	\$3,672.36	\$3,167.99	\$2,332.51	\$2,418.78	\$2,381.68	\$2,175.61	\$1,829.74	\$1,519.08	\$1,402.26	\$2,072.83	\$1,724.05	\$1,423.78	\$1,892.66	\$1,695.76	\$4,051.80	\$5,012.45
	65+ MP	\$3,126.89	\$2,658.91	\$2,293.74	\$1,688.82	\$1,751.28	\$1,724.42	\$1,575.22	\$1,324.79	\$1,099.87	\$1,015.29	\$1,500.80	\$1,248.27	\$1,030.87	\$1,370.35	\$1,227.79	\$3,168.53	\$3,919.77
	65+ MS	\$6,083.48	\$5,173.00	\$4,462.53	\$3,285.66	\$3,407.18	\$3,354.92	\$3,064.64	\$2,577.44	\$2,139.82	\$1,975.26	\$2,919.87	\$2,428.55	\$2,005.59	\$2,666.06	\$2,388.70	\$5,279.13	\$6,530.77
Employee and Dependents	Under 30	\$1,473.43	\$1,252.91	\$1,080.83	\$795.79	\$825.22	\$812.57	\$742.26	\$624.26	\$518.27	\$478.41	\$707.20	\$588.20	\$485.76	\$645.72	\$578.55	\$1,737.16	\$2,149.03
	30-39	\$1,628.49	\$1,384.76	\$1,194.58	\$879.54	\$912.07	\$898.08	\$820.38	\$689.96	\$572.81	\$528.76	\$781.62	\$650.10	\$536.87	\$713.68	\$639.43	\$1,927.75	\$2,384.81
	40-49	\$1,589.73	\$1,351.80	\$1,166.14	\$858.60	\$890.35	\$876.70	\$800.85	\$673.54	\$559.17	\$516.17	\$763.02	\$634.62	\$524.10	\$696.69	\$624.21	\$2,014.98	\$2,492.72
	50-54	\$1,861.14	\$1,582.60	\$1,365.24	\$1,005.19	\$1,042.38	\$1,026.39	\$937.58	\$788.53	\$654.64	\$604.30	\$893.28	\$742.97	\$613.58	\$815.64	\$730.79	\$2,184.80	\$2,702.80
	55-59	\$2,043.35	\$1,737.53	\$1,498.89	\$1,103.60	\$1,144.42	\$1,126.87	\$1,029.37	\$865.72	\$718.73	\$663.46	\$980.74	\$815.72	\$673.65	\$895.49	\$802.32	\$2,375.88	\$2,939.18
	60-64	\$2,705.29	\$2,300.41	\$1,984.47	\$1,461.12	\$1,515.15	\$1,491.91	\$1,362.83	\$1,146.17	\$951.57	\$878.39	\$1,298.44	\$1,079.96	\$891.88	\$1,185.59	\$1,062.24	\$2,951.01	\$3,650.68
	65+ MP	\$2,038.26	\$1,733.21	\$1,495.17	\$1,100.85	\$1,141.57	\$1,124.06	\$1,026.80	\$863.57	\$716.95	\$661.81	\$978.29	\$813.69	\$671.97	\$893.26	\$800.33	\$2,461.47	\$3,045.07
	65+ MS	\$3,070.63	\$2,611.07	\$2,252.46	\$1,658.44	\$1,719.77	\$1,693.39	\$1,546.87	\$1,300.96	\$1,080.07	\$997.01	\$1,473.80	\$1,225.81	\$1,012.32	\$1,345.69	\$1,205.70	\$4,078.67	\$5,045.69
Family	Under 30	\$2,093.80	\$1,780.43	\$1,535.91	\$1,130.85	\$1,172.67	\$1,154.69	\$1,054.78	\$887.10	\$736.48	\$679.84	\$1,004.95	\$835.86	\$690.28	\$917.60	\$822.14	\$2,787.57	\$3,448.49
	30-39	\$2,403.98	\$2,044.20	\$1,763.44	\$1,298.38	\$1,346.40	\$1,325.75	\$1,211.05	\$1,018.52	\$845.58	\$780.56	\$1,153.83	\$959.68	\$792.54	\$1,053.54	\$943.93	\$3,036.66	\$3,756.64
	40-49	\$2,520.31	\$2,143.11	\$1,848.77	\$1,361.21	\$1,411.55	\$1,389.90	\$1,269.65	\$1,067.80	\$886.50	\$818.32	\$1,209.67	\$1,006.12	\$830.89	\$1,104.52	\$989.61	\$3,244.57	\$4,013.84
	50-54	\$3,218.24	\$2,736.59	\$2,360.74	\$1,738.16	\$1,802.45	\$1,774.80	\$1,621.24	\$1,363.50	\$1,131.99	\$1,044.94	\$1,544.65	\$1,284.74	\$1,060.99	\$1,410.39	\$1,263.66	\$3,561.26	\$4,405.61
	55-59	\$3,516.37	\$2,990.09	\$2,579.42	\$1,899.17	\$1,969.41	\$1,939.21	\$1,771.43	\$1,489.81	\$1,236.86	\$1,141.74	\$1,687.73	\$1,403.75	\$1,159.27	\$1,541.03	\$1,380.71	\$3,942.19	\$4,876.85
	60-64	\$4,747.10	\$4,036.63	\$3,482.23	\$2,563.88	\$2,658.70	\$2,617.92	\$2,391.42	\$2,011.23	\$1,669.76	\$1,541.35	\$2,278.44	\$1,895.06	\$1,565.01	\$2,080.40	\$1,863.96	\$4,847.03	\$5,996.22
	65+ MP	\$3,601.81	\$3,062.75	\$2,642.11	\$1,945.32	\$2,017.27	\$1,986.33	\$1,814.46	\$1,526.01	\$1,266.92	\$1,169.49	\$1,728.74	\$1,437.86	\$1,187.44	\$1,578.48	\$1,414.27	\$4,046.53	\$5,005.93
	65+ MS	\$6,141.23	\$5,222.11	\$4,504.89	\$3,316.85	\$3,439.52	\$3,386.77	\$3,093.73	\$2,601.91	\$2,160.13	\$1,994.02	\$2,947.59	\$2,451.61	\$2,024.63	\$2,691.37	\$2,411.38	\$6,159.10	\$7,619.38

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 7 - El Dorado (zips 95720¹, 95735²), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Deductible Coinsurance Coinsurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Employee and Spouse	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Employee and Dependents	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
Family	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	14.4%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
Employee	Under 30	\$708.04	\$602.08	\$519.38	\$382.41	\$396.55	\$390.47	\$356.69	\$289.03	\$262.15	\$209.00	\$339.83	\$282.65	\$233.42	\$294.78	\$278.02	\$762.03	\$942.70	
	30-39	\$924.80	\$786.40	\$678.38	\$499.48	\$517.95	\$510.01	\$465.89	\$377.51	\$342.40	\$272.98	\$443.87	\$369.18	\$304.88	\$385.02	\$363.13	\$918.18	\$1,135.87	
	40-49	\$1,123.34	\$955.23	\$824.02	\$606.71	\$629.15	\$619.50	\$565.91	\$458.56	\$415.91	\$331.59	\$539.16	\$448.44	\$370.33	\$467.68	\$441.09	\$1,037.54	\$1,283.53	
	50-54	\$1,479.69	\$1,258.25	\$1,085.42	\$799.18	\$828.73	\$816.02	\$745.43	\$604.03	\$547.85	\$436.78	\$710.19	\$590.69	\$487.81	\$616.04	\$581.02	\$1,441.52	\$1,783.29	
	55-59	\$1,997.49	\$1,698.56	\$1,465.25	\$1,078.83	\$1,118.73	\$1,101.57	\$1,006.28	\$815.40	\$739.56	\$589.62	\$958.71	\$797.40	\$658.51	\$831.62	\$784.34	\$1,772.01	\$2,192.14	
	60-64	\$2,620.56	\$2,228.38	\$1,922.30	\$1,415.35	\$1,467.69	\$1,445.18	\$1,320.16	\$1,069.74	\$970.25	\$773.54	\$1,257.76	\$1,046.13	\$863.92	\$1,091.02	\$1,028.99	\$2,258.57	\$2,794.05	
	65+ MP	\$1,864.44	\$1,585.42	\$1,367.65	\$1,006.98	\$1,044.21	\$1,028.20	\$939.25	\$761.09	\$690.30	\$550.35	\$894.85	\$744.29	\$614.65	\$776.23	\$732.09	\$1,659.85	\$2,053.38	
	65+ MS	\$3,095.50	\$2,632.25	\$2,270.69	\$1,671.87	\$1,733.69	\$1,707.11	\$1,559.42	\$1,263.62	\$1,146.10	\$913.73	\$1,485.71	\$1,235.72	\$1,020.49	\$1,288.76	\$1,215.48	\$3,351.21	\$4,145.75	
Employee and Spouse	Under 30	\$1,988.29	\$1,690.74	\$1,458.50	\$1,073.87	\$1,113.57	\$1,096.50	\$1,001.64	\$811.64	\$736.16	\$586.90	\$954.30	\$793.73	\$655.48	\$827.79	\$780.72	\$1,862.53	\$2,304.12	
	30-39	\$2,311.96	\$1,965.97	\$1,695.93	\$1,248.68	\$1,294.86	\$1,275.00	\$1,164.70	\$943.77	\$855.99	\$682.44	\$1,109.65	\$922.94	\$762.19	\$962.54	\$907.82	\$2,079.96	\$2,573.10	
	40-49	\$2,311.97	\$1,965.97	\$1,695.93	\$1,248.68	\$1,294.86	\$1,275.00	\$1,164.70	\$943.77	\$856.00	\$682.45	\$1,109.65	\$922.94	\$762.18	\$962.54	\$907.82	\$2,325.76	\$2,877.17	
	50-54	\$3,375.45	\$2,870.30	\$2,476.05	\$1,823.07	\$1,890.48	\$1,861.49	\$1,700.46	\$1,377.90	\$1,249.75	\$996.37	\$1,620.08	\$1,347.48	\$1,112.79	\$1,405.31	\$1,325.41	\$2,883.61	\$3,567.28	
	55-59	\$4,161.50	\$3,538.72	\$3,052.65	\$2,247.60	\$2,330.72	\$2,294.98	\$2,096.44	\$1,698.77	\$1,540.78	\$1,228.39	\$1,997.35	\$1,661.27	\$1,371.92	\$1,732.57	\$1,634.06	\$3,413.00	\$4,222.19	
	60-64	\$5,150.19	\$4,379.44	\$3,777.90	\$2,781.59	\$2,884.45	\$2,840.22	\$2,594.51	\$2,102.36	\$1,906.84	\$1,520.24	\$2,471.88	\$2,055.96	\$1,697.86	\$2,144.19	\$2,022.28	\$4,244.99	\$5,251.43	
	65+ MP	\$3,728.92	\$3,170.87	\$2,735.33	\$2,013.98	\$2,088.44	\$2,056.42	\$1,878.52	\$1,522.19	\$1,380.62	\$1,100.71	\$1,789.72	\$1,488.59	\$1,229.31	\$1,552.47	\$1,464.20	\$3,319.61	\$4,106.65	
	65+ MS	\$7,254.73	\$6,169.04	\$5,321.68	\$3,918.26	\$4,063.14	\$4,000.84	\$3,654.72	\$2,961.47	\$2,686.04	\$2,141.46	\$3,481.97	\$2,896.09	\$2,391.67	\$3,020.38	\$2,848.65	\$5,530.83	\$6,842.14	
Employee and Dependents	Under 30	\$1,757.11	\$1,494.15	\$1,288.92	\$949.01	\$984.10	\$969.01	\$885.18	\$717.27	\$650.56	\$518.66	\$843.34	\$701.44	\$579.27	\$731.54	\$689.95	\$1,819.99	\$2,251.49	
	30-39	\$1,942.02	\$1,651.39	\$1,424.56	\$1,048.88	\$1,087.66	\$1,070.99	\$978.34	\$792.75	\$719.02	\$573.25	\$932.10	\$775.26	\$640.23	\$808.52	\$762.55	\$2,019.67	\$2,498.51	
	40-49	\$1,895.79	\$1,612.08	\$1,390.65	\$1,023.91	\$1,061.78	\$1,045.49	\$955.05	\$773.88	\$701.91	\$559.60	\$909.91	\$756.80	\$624.99	\$789.28	\$744.40	\$2,111.06	\$2,611.57	
	50-54	\$2,219.47	\$1,887.32	\$1,628.08	\$1,198.73	\$1,243.05	\$1,223.99	\$1,118.11	\$906.02	\$821.75	\$655.15	\$1,065.25	\$886.01	\$731.69	\$924.03	\$871.50	\$2,288.97	\$2,831.66	
	55-59	\$2,436.76	\$2,072.09	\$1,787.47	\$1,316.08	\$1,364.75	\$1,343.82	\$1,227.57	\$994.71	\$902.20	\$719.28	\$1,169.54	\$972.76	\$803.32	\$1,014.50	\$956.82	\$2,489.16	\$3,079.32	
	60-64	\$3,226.14	\$2,743.34	\$2,366.52	\$1,742.42	\$1,806.86	\$1,779.15	\$1,625.23	\$1,316.95	\$1,194.47	\$952.30	\$1,548.41	\$1,287.88	\$1,063.56	\$1,343.14	\$1,266.78	\$3,091.72	\$3,824.73	
	65+ MP	\$2,430.69	\$2,066.93	\$1,783.02	\$1,312.81	\$1,361.35	\$1,340.48	\$1,224.51	\$992.24	\$899.95	\$717.50	\$1,166.63	\$970.34	\$801.33	\$1,011.98	\$954.43	\$2,578.84	\$3,190.25	
	65+ MS	\$3,661.82	\$3,113.82	\$2,686.11	\$1,977.74	\$2,050.87	\$2,019.42	\$1,844.72	\$1,494.80	\$1,355.78	\$1,080.90	\$1,757.52	\$1,461.80	\$1,207.19	\$1,524.54	\$1,437.85	\$4,273.14	\$5,286.26	
Family	Under 30	\$2,496.92	\$2,123.25	\$1,831.60	\$1,348.58	\$1,398.44	\$1,377.00	\$1,257.87	\$1,019.27	\$924.48	\$737.04	\$1,198.42	\$996.77	\$823.16	\$1,039.55	\$980.44	\$2,920.49	\$3,612.90	
	30-39	\$2,866.82	\$2,437.79	\$2,102.94	\$1,548.36	\$1,605.61	\$1,581.00	\$1,444.23	\$1,170.27	\$1,061.43	\$846.23	\$1,375.96	\$1,144.44	\$945.11	\$1,193.55	\$1,125.69	\$3,181.45	\$3,935.74	
	40-49	\$3,005.55	\$2,555.76	\$2,204.71	\$1,623.28	\$1,683.31	\$1,657.50	\$1,514.11	\$1,226.90	\$1,112.79	\$887.18	\$1,442.54	\$1,199.82	\$990.84	\$1,251.30	\$1,180.16	\$3,399.28	\$4,205.21	
	50-54	\$3,837.85	\$3,263.50	\$2,815.24	\$2,072.81	\$2,149.46	\$2,116.50	\$1,933.40	\$1,566.66	\$1,420.95	\$1,132.86	\$1,842.01	\$1,532.07	\$1,265.23	\$1,597.82	\$1,506.98	\$3,731.06	\$4,615.66	
	55-59	\$4,193.38	\$3,565.83	\$3,076.03	\$2,264.82	\$2,348.57	\$2,312.56	\$2,112.50	\$1,711.79	\$1,552.58	\$1,237.80	\$2,012.64	\$1,674.00	\$1,382.43	\$1,745.84	\$1,646.58	\$4,130.15	\$5,109.37	
	60-64	\$5,661.05	\$4,813.85	\$4,152.64	\$3,057.51	\$3,170.57	\$3,121.95	\$2,851.87	\$2,310.90	\$2,095.98	\$1,671.03	\$2,717.07	\$2,259.90	\$1,866.28	\$2,356.87	\$2,222.87	\$5,078.13	\$6,282.11	
	65+ MP	\$4,295.27	\$3,652.47	\$3,150.78	\$2,319.86	\$2,405.64	\$2,368.75	\$2,163.83	\$1,753.38	\$1,590.31	\$1,267.89	\$2,061.55	\$1,714.68	\$1,416.02	\$1,788.26	\$1,686.58	\$4,239.47	\$5,244.60	
	65+ MS	\$7,323.60	\$6,227.61	\$5,372.20	\$3,955.45	\$4,101.71	\$4,038.83	\$3,689.42	\$2,989.58	\$2,711.54	\$2,161.79	\$3,515.03	\$2,923.58	\$2,414.37	\$3,049.06	\$2,875.69	\$6,452.76	\$7,982.65	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																	
Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance Coinurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Employee	Under 30	\$736.37	\$626.17	\$540.16	\$397.71	\$412.42	\$406.10	\$370.96	\$300.59	\$259.01	\$217.36	\$353.43	\$293.96	\$242.76	\$306.58	\$289.14	\$784.89	\$970.97
	30-39	\$961.80	\$817.87	\$705.52	\$519.47	\$538.68	\$530.42	\$484.53	\$392.61	\$338.30	\$283.90	\$461.63	\$383.95	\$317.08	\$400.44	\$377.66	\$945.72	\$1,169.93
	40-49	\$1,168.29	\$993.45	\$856.99	\$630.99	\$654.32	\$644.30	\$588.55	\$476.90	\$410.93	\$344.85	\$560.73	\$466.38	\$385.15	\$486.40	\$458.73	\$1,068.66	\$1,322.02
	50-54	\$1,538.90	\$1,308.60	\$1,128.85	\$831.15	\$861.89	\$848.69	\$775.25	\$628.19	\$541.29	\$454.25	\$738.61	\$614.33	\$507.33	\$640.70	\$604.26	\$1,484.76	\$1,836.77
	55-59	\$2,077.41	\$1,766.52	\$1,523.87	\$1,122.00	\$1,163.50	\$1,145.67	\$1,046.53	\$848.01	\$730.71	\$613.20	\$997.08	\$829.30	\$684.86	\$864.91	\$815.71	\$1,825.17	\$2,257.88
	60-64	\$2,725.41	\$2,317.54	\$1,999.21	\$1,471.98	\$1,526.42	\$1,503.03	\$1,372.98	\$1,112.53	\$958.63	\$804.48	\$1,308.09	\$1,087.99	\$898.49	\$1,134.70	\$1,070.15	\$2,326.32	\$2,877.84
	65+ MP	\$1,939.04	\$1,648.86	\$1,422.37	\$1,047.27	\$1,086.00	\$1,069.36	\$976.83	\$791.53	\$682.04	\$572.36	\$930.67	\$774.07	\$639.25	\$807.30	\$761.38	\$1,709.64	\$2,114.96
65+ MS	\$3,219.35	\$2,737.57	\$2,361.54	\$1,738.76	\$1,803.07	\$1,775.44	\$1,621.81	\$1,314.16	\$1,132.37	\$950.28	\$1,545.17	\$1,285.17	\$1,061.33	\$1,340.34	\$1,264.10	\$3,451.74	\$4,270.08	
Employee and Spouse	Under 30	\$2,067.84	\$1,758.38	\$1,516.85	\$1,116.83	\$1,158.14	\$1,140.39	\$1,041.71	\$844.10	\$727.34	\$610.38	\$992.49	\$825.49	\$681.71	\$860.93	\$811.95	\$1,918.40	\$2,373.21
	30-39	\$2,404.47	\$2,044.64	\$1,763.78	\$1,298.65	\$1,346.68	\$1,326.04	\$1,211.30	\$981.51	\$845.74	\$709.74	\$1,154.06	\$959.87	\$792.69	\$1,001.08	\$944.13	\$2,142.36	\$2,650.26
	40-49	\$2,404.47	\$2,044.64	\$1,763.79	\$1,298.65	\$1,346.67	\$1,326.04	\$1,211.30	\$981.52	\$845.74	\$709.74	\$1,154.05	\$959.87	\$792.68	\$1,001.07	\$944.12	\$2,395.52	\$2,963.45
	50-54	\$3,510.51	\$2,985.15	\$2,575.11	\$1,896.01	\$1,966.13	\$1,936.01	\$1,768.49	\$1,433.01	\$1,234.78	\$1,036.23	\$1,684.91	\$1,401.40	\$1,157.31	\$1,461.56	\$1,378.43	\$2,970.11	\$3,674.26
	55-59	\$4,328.01	\$3,680.31	\$3,174.78	\$2,337.54	\$2,423.99	\$2,386.85	\$2,180.31	\$1,766.71	\$1,522.33	\$1,277.53	\$2,077.28	\$1,727.74	\$1,426.82	\$1,801.92	\$1,699.42	\$3,515.39	\$4,348.81
	60-64	\$5,356.26	\$4,554.67	\$3,929.05	\$2,892.89	\$2,999.88	\$2,953.91	\$2,698.32	\$2,186.45	\$1,884.00	\$1,581.05	\$2,570.80	\$2,138.23	\$1,765.80	\$2,230.03	\$2,103.17	\$4,372.33	\$5,408.91
	65+ MP	\$3,878.12	\$3,297.75	\$2,844.77	\$2,094.56	\$2,172.02	\$2,138.74	\$1,953.68	\$1,583.07	\$1,364.09	\$1,144.73	\$1,861.35	\$1,548.15	\$1,278.51	\$1,614.61	\$1,522.77	\$3,419.19	\$4,229.81
65+ MS	\$7,545.00	\$6,415.87	\$5,534.59	\$4,075.02	\$4,225.74	\$4,160.99	\$3,800.94	\$3,079.91	\$2,653.87	\$2,227.11	\$3,621.32	\$3,011.98	\$2,487.37	\$3,141.28	\$2,962.59	\$5,696.75	\$7,047.33	
Employee and Dependents	Under 30	\$1,827.41	\$1,553.93	\$1,340.49	\$986.98	\$1,023.48	\$1,007.80	\$920.59	\$745.96	\$642.77	\$539.41	\$877.09	\$729.51	\$602.44	\$760.82	\$717.54	\$1,874.58	\$2,319.00
	30-39	\$2,019.72	\$1,717.47	\$1,481.55	\$1,090.85	\$1,131.19	\$1,113.85	\$1,017.48	\$824.46	\$710.41	\$596.18	\$969.39	\$806.28	\$665.85	\$840.90	\$793.06	\$2,080.25	\$2,573.44
	40-49	\$1,971.65	\$1,676.59	\$1,446.29	\$1,064.88	\$1,104.26	\$1,087.35	\$993.26	\$804.84	\$693.50	\$581.98	\$946.31	\$787.08	\$650.00	\$820.87	\$774.17	\$2,174.38	\$2,689.88
	50-54	\$2,308.28	\$1,962.84	\$1,693.22	\$1,246.69	\$1,292.80	\$1,272.99	\$1,162.84	\$942.25	\$811.91	\$681.35	\$1,107.88	\$921.47	\$760.97	\$961.02	\$906.36	\$2,357.63	\$2,916.58
	55-59	\$2,534.25	\$2,155.00	\$1,858.99	\$1,368.74	\$1,419.37	\$1,397.61	\$1,276.67	\$1,034.50	\$891.40	\$748.05	\$1,216.35	\$1,011.67	\$835.47	\$1,055.11	\$995.09	\$2,563.83	\$3,171.66
	60-64	\$3,355.22	\$2,853.10	\$2,461.21	\$1,812.14	\$1,879.16	\$1,850.36	\$1,690.26	\$1,369.62	\$1,180.16	\$990.39	\$1,610.38	\$1,339.41	\$1,106.12	\$1,396.92	\$1,317.45	\$3,184.46	\$3,939.43
	65+ MP	\$2,527.95	\$2,149.64	\$1,854.36	\$1,365.34	\$1,415.83	\$1,394.14	\$1,273.50	\$1,031.93	\$889.18	\$746.19	\$1,213.32	\$1,009.16	\$833.40	\$1,052.49	\$992.62	\$2,656.20	\$3,285.92
65+ MS	\$3,808.33	\$3,238.41	\$2,793.58	\$2,056.87	\$2,132.94	\$2,100.26	\$1,918.52	\$1,554.58	\$1,339.54	\$1,124.13	\$1,827.86	\$1,520.29	\$1,255.50	\$1,585.56	\$1,495.37	\$4,401.32	\$5,444.79	
Family	Under 30	\$2,596.82	\$2,208.20	\$1,904.89	\$1,402.53	\$1,454.41	\$1,432.12	\$1,308.20	\$1,060.04	\$913.40	\$766.52	\$1,246.38	\$1,036.66	\$856.10	\$1,081.16	\$1,019.66	\$3,008.10	\$3,721.25
	30-39	\$2,981.53	\$2,535.34	\$2,187.08	\$1,610.32	\$1,669.87	\$1,644.28	\$1,502.01	\$1,217.07	\$1,048.72	\$880.08	\$1,431.02	\$1,190.23	\$982.93	\$1,241.33	\$1,170.72	\$3,276.89	\$4,053.77
	40-49	\$3,125.81	\$2,658.02	\$2,292.92	\$1,688.24	\$1,750.67	\$1,723.85	\$1,574.69	\$1,275.97	\$1,099.47	\$922.67	\$1,500.27	\$1,247.82	\$1,030.49	\$1,301.39	\$1,227.36	\$3,501.24	\$4,331.32
	50-54	\$3,991.41	\$3,394.09	\$2,927.88	\$2,155.74	\$2,235.47	\$2,201.22	\$2,010.75	\$1,629.32	\$1,403.93	\$1,178.18	\$1,915.72	\$1,593.38	\$1,315.85	\$1,661.78	\$1,567.25	\$3,842.98	\$4,754.07
	55-59	\$4,361.16	\$3,708.50	\$3,199.10	\$2,355.44	\$2,442.56	\$2,405.13	\$2,197.01	\$1,780.25	\$1,533.99	\$1,287.31	\$2,093.19	\$1,740.98	\$1,437.75	\$1,815.72	\$1,712.44	\$4,254.05	\$5,262.59
	60-64	\$5,887.55	\$5,006.46	\$4,318.78	\$3,179.84	\$3,297.45	\$3,246.92	\$2,965.97	\$2,403.33	\$2,070.88	\$1,737.87	\$2,825.80	\$2,350.32	\$1,940.96	\$2,451.23	\$2,311.78	\$5,230.47	\$6,470.50
	65+ MP	\$4,467.13	\$3,798.62	\$3,276.84	\$2,412.68	\$2,501.91	\$2,463.58	\$2,250.40	\$1,823.51	\$1,571.27	\$1,318.60	\$2,144.06	\$1,783.29	\$1,472.69	\$1,859.85	\$1,754.05	\$4,366.64	\$5,401.88
65+ MS	\$7,616.63	\$6,476.78	\$5,587.14	\$4,113.71	\$4,265.86	\$4,200.49	\$3,837.02	\$3,109.15	\$2,679.06	\$2,248.26	\$3,655.70	\$3,040.57	\$2,510.99	\$3,171.10	\$2,990.72	\$6,646.33	\$8,222.04	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance Cointurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Employee and Spouse	65+ MS		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	Under 30		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Employee and Dependents	65+ MP		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	Under 30		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Family	60-64		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS		4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2011 - June 30, 2011

Geographic Region 9 - Alpine[†], Amador(zip 95644[†]), Butte[†], Calaveras[†], Colusa[†], Del Norte (zips 95538[†], 95548[†]), Glenn[†], Humboldt[†], Imperial, Inyo[†], Lake[†], Lassen[†], Mariposa[†], Mendocino[†], Modoc[†], Mono[†], Monterey(zips 93426[†], 93450[†]), Napa, Nevada (zips 96160-96162 all products are available), Plumas[†], San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta[†], Sierra[†], Siskiyou[†], Solano, Tehama[†], Trinity[†], Tuolumne

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	80/50	80/50	90/70	Indemnity
			Deductible	\$250/\$250	\$500/\$500	\$1,000	\$750	\$1,000/\$1,000	\$2,000/\$2,000	\$2,500	\$3,500	\$10,000	\$3,000/\$3,000	\$2,000	\$3,500	\$3,000	\$5,000	\$500/\$500	\$500
			Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
		Pharmacy	Coinurance Max	\$3,000/\$6,000	\$3,500/\$7,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$0/unlimited	\$2,500/\$5,000	\$3,500/\$7,000	\$2,000/\$4,000	\$1,500/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,500
				\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30			\$685.51	\$582.92	\$502.86	\$370.24	\$383.94	\$378.05	\$345.34	\$271.44	\$253.81	\$202.35	\$329.02	\$273.66	\$226.00	\$300.42	\$269.17	\$793.13
	30-39			\$895.37	\$761.38	\$656.81	\$483.59	\$501.48	\$493.79	\$451.06	\$354.54	\$331.51	\$264.30	\$429.75	\$357.44	\$295.19	\$392.39	\$351.57	\$955.65
	40-49			\$1,087.59	\$924.83	\$797.81	\$587.40	\$609.14	\$599.79	\$547.90	\$430.65	\$402.68	\$321.04	\$522.01	\$434.17	\$358.56	\$476.63	\$427.05	\$1,079.88
	50-54			\$1,432.61	\$1,218.21	\$1,050.90	\$773.74	\$802.37	\$790.07	\$721.71	\$567.27	\$530.42	\$422.88	\$687.60	\$571.91	\$472.30	\$627.83	\$562.52	\$1,500.35
	55-59			\$1,933.92	\$1,644.50	\$1,418.64	\$1,044.50	\$1,083.15	\$1,066.53	\$974.26	\$765.77	\$716.04	\$570.86	\$928.21	\$772.04	\$637.58	\$847.53	\$759.37	\$1,844.33
	60-64			\$2,537.17	\$2,157.47	\$1,861.16	\$1,370.31	\$1,421.02	\$1,399.22	\$1,278.15	\$1,004.64	\$939.39	\$748.93	\$1,217.75	\$1,012.85	\$836.46	\$1,111.90	\$996.24	\$2,350.74
	65+ MP			\$1,805.11	\$1,534.97	\$1,324.15	\$974.93	\$1,011.01	\$995.50	\$909.36	\$714.77	\$668.34	\$532.84	\$866.39	\$720.61	\$595.11	\$791.08	\$708.79	\$1,727.59
	65+ MS			\$2,997.00	\$2,548.48	\$2,198.47	\$1,618.66	\$1,678.56	\$1,652.81	\$1,509.80	\$1,186.72	\$1,109.64	\$884.66	\$1,438.45	\$1,196.42	\$988.06	\$1,313.41	\$1,176.79	\$3,487.98
Employee and Spouse	Under 30			\$1,925.02	\$1,636.93	\$1,412.11	\$1,039.69	\$1,078.16	\$1,061.62	\$969.77	\$762.25	\$712.74	\$568.23	\$923.94	\$768.48	\$634.64	\$843.63	\$755.87	\$1,938.54
	30-39			\$2,238.39	\$1,903.41	\$1,641.99	\$1,208.95	\$1,253.68	\$1,234.45	\$1,127.64	\$886.33	\$828.76	\$660.74	\$1,074.35	\$893.58	\$737.96	\$980.96	\$878.92	\$2,164.85
	40-49			\$2,238.39	\$1,903.41	\$1,641.99	\$1,208.94	\$1,253.68	\$1,234.44	\$1,127.64	\$886.33	\$828.76	\$660.74	\$1,074.35	\$893.58	\$737.96	\$980.96	\$878.92	\$2,420.67
	50-54			\$3,268.05	\$2,778.96	\$2,397.30	\$1,765.05	\$1,830.36	\$1,802.29	\$1,646.35	\$1,294.04	\$1,209.99	\$964.67	\$1,568.54	\$1,304.63	\$1,077.41	\$1,432.20	\$1,283.22	\$3,001.29
	55-59			\$4,029.07	\$3,426.10	\$2,955.55	\$2,176.08	\$2,256.60	\$2,221.98	\$2,029.74	\$1,595.38	\$1,491.77	\$1,189.31	\$1,933.81	\$1,608.44	\$1,328.31	\$1,765.71	\$1,582.04	\$3,552.29
	60-64			\$4,986.31	\$4,240.08	\$3,657.74	\$2,693.07	\$2,792.73	\$2,749.89	\$2,511.95	\$1,974.42	\$1,846.18	\$1,471.87	\$2,393.25	\$1,990.56	\$1,643.90	\$2,185.22	\$1,957.91	\$4,418.23
	65+ MP			\$3,610.26	\$3,069.97	\$2,648.33	\$1,949.88	\$2,022.04	\$1,991.02	\$1,818.74	\$1,429.55	\$1,336.70	\$1,065.69	\$1,732.80	\$1,441.24	\$1,190.23	\$1,582.17	\$1,417.59	\$3,455.09
	65+ MS			\$7,023.88	\$5,972.72	\$5,152.41	\$3,793.56	\$3,933.93	\$3,873.58	\$3,538.43	\$2,781.24	\$2,600.59	\$2,073.32	\$3,371.21	\$2,803.98	\$2,315.65	\$3,078.16	\$2,757.97	\$5,756.56
Employee and Dependents	Under 30			\$1,701.19	\$1,446.60	\$1,247.92	\$918.81	\$952.80	\$938.19	\$857.01	\$673.62	\$629.87	\$502.16	\$816.51	\$679.13	\$560.85	\$745.54	\$667.99	\$1,894.26
	30-39			\$1,880.23	\$1,598.85	\$1,379.26	\$1,015.50	\$1,053.08	\$1,036.93	\$947.20	\$744.51	\$696.15	\$555.01	\$902.45	\$750.60	\$619.88	\$824.00	\$738.28	\$2,102.09
	40-49			\$1,835.47	\$1,560.78	\$1,346.42	\$991.32	\$1,028.01	\$1,012.23	\$924.66	\$726.78	\$679.58	\$541.80	\$880.96	\$732.73	\$605.12	\$804.38	\$720.71	\$2,197.21
	50-54			\$2,148.85	\$1,827.26	\$1,576.30	\$1,160.58	\$1,203.52	\$1,185.07	\$1,082.53	\$850.88	\$795.61	\$634.30	\$1,031.37	\$857.84	\$708.43	\$941.72	\$843.76	\$2,382.39
	55-59			\$2,359.21	\$2,006.14	\$1,730.61	\$1,274.20	\$1,321.35	\$1,301.07	\$1,188.51	\$934.17	\$873.50	\$696.40	\$1,132.33	\$941.82	\$777.79	\$1,033.91	\$926.36	\$2,590.74
	60-64			\$3,123.48	\$2,656.04	\$2,291.25	\$1,686.97	\$1,749.40	\$1,722.56	\$1,573.52	\$1,236.80	\$1,156.47	\$922.00	\$1,499.16	\$1,246.91	\$1,029.76	\$1,368.85	\$1,226.46	\$3,217.89
	65+ MP			\$2,353.34	\$2,001.16	\$1,726.31	\$1,271.03	\$1,318.06	\$1,297.84	\$1,185.54	\$931.85	\$871.32	\$694.67	\$1,129.52	\$939.47	\$775.85	\$1,031.34	\$924.06	\$2,684.08
	65+ MS			\$3,545.30	\$3,014.72	\$2,600.68	\$1,914.79	\$1,985.65	\$1,955.19	\$1,786.02	\$1,403.83	\$1,312.65	\$1,046.51	\$1,701.61	\$1,415.30	\$1,168.82	\$1,553.70	\$1,392.08	\$4,447.53
Family	Under 30			\$2,417.46	\$2,055.68	\$1,773.35	\$1,305.66	\$1,353.97	\$1,333.20	\$1,217.85	\$957.24	\$895.07	\$713.59	\$1,160.30	\$965.07	\$796.99	\$1,059.44	\$949.23	\$3,039.68
	30-39			\$2,775.60	\$2,360.22	\$2,036.06	\$1,499.09	\$1,554.56	\$1,530.71	\$1,398.26	\$1,099.05	\$1,027.66	\$819.31	\$1,332.19	\$1,108.04	\$915.07	\$1,216.39	\$1,089.85	\$3,311.29
	40-49			\$2,909.91	\$2,474.43	\$2,134.58	\$1,571.62	\$1,629.78	\$1,604.77	\$1,465.93	\$1,152.23	\$1,077.39	\$858.95	\$1,396.66	\$1,161.65	\$959.34	\$1,275.25	\$1,142.59	\$3,538.00
	50-54			\$3,715.73	\$3,159.65	\$2,725.70	\$2,006.84	\$2,081.10	\$2,049.18	\$1,871.88	\$1,471.31	\$1,375.75	\$1,096.82	\$1,783.42	\$1,483.35	\$1,225.00	\$1,628.39	\$1,459.00	\$3,883.33
	55-59			\$4,059.93	\$3,452.34	\$2,978.19	\$2,192.75	\$2,273.89	\$2,239.00	\$2,045.28	\$1,607.60	\$1,503.20	\$1,198.42	\$1,948.62	\$1,620.76	\$1,338.49	\$1,779.24	\$1,594.16	\$4,298.71
	60-64			\$5,480.91	\$4,660.66	\$4,020.56	\$2,960.21	\$3,069.75	\$3,022.65	\$2,761.12	\$2,170.27	\$2,029.31	\$1,617.87	\$2,630.64	\$2,188.01	\$1,806.96	\$2,401.97	\$2,152.12	\$5,285.38
	65+ MP			\$4,158.59	\$3,536.24	\$3,050.56	\$2,246.03	\$2,329.15	\$2,293.41	\$2,094.98	\$1,646.67	\$1,539.72	\$1,227.54	\$1,995.98	\$1,660.13	\$1,371.01	\$1,822.48	\$1,632.90	\$4,412.49
	65+ MS			\$7,090.56	\$6,029.42	\$5,201.33	\$3,829.57	\$3,971.28	\$3,910.36	\$3,572.02	\$2,807.64	\$2,625.28	\$2,093.01	\$3,403.21	\$2,830.60	\$2,337.63	\$3,107.39	\$2,784.15	\$6,716.11

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 9 - Alpine[®], Amador(zip 95644)[®], Butte[®], Calaveras[®], Colusa[®], Del Norte[®] (zips 95538[®], 95548[®]), Glenn[®], Humboldt[®], Imperial, Inyo[®], Lake[®], Lassen[®], Mariposa[®], Mendocino[®], Modoc[®], Mono[®], Monterey(zips 93426[®], 93450[®]), Napa, Nevada[®] (zips 96160-96162 all products are available), Plumas[®], San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta[®], Sierra[®], Siskiyou[®], Solano, Tehama[®], Trinity[®], Tuolumne

Family Size	Age	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna Indemnity
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	
			Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	
			Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	
		Cointurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30		\$712.94	\$606.25	\$522.98	\$385.06	\$399.30	\$393.18	\$359.16	\$302.06	\$250.77	\$210.45	\$342.18	\$284.61	\$235.04	\$312.44	\$279.94	\$816.93	\$1,010.61
	30-39		\$931.20	\$791.85	\$683.09	\$502.94	\$521.54	\$513.55	\$469.11	\$394.53	\$327.54	\$274.88	\$446.94	\$371.74	\$307.00	\$408.09	\$365.64	\$984.33	\$1,217.69
	40-49		\$1,131.11	\$961.84	\$829.73	\$610.92	\$633.51	\$623.80	\$569.82	\$479.23	\$397.86	\$333.89	\$542.88	\$451.55	\$372.90	\$495.70	\$444.14	\$1,112.29	\$1,375.99
	50-54		\$1,489.93	\$1,266.97	\$1,092.95	\$804.72	\$834.47	\$821.69	\$750.59	\$631.26	\$524.07	\$439.81	\$715.10	\$594.79	\$491.20	\$652.95	\$585.03	\$1,545.37	\$1,911.75
	55-59		\$2,011.31	\$1,710.32	\$1,475.40	\$1,086.31	\$1,126.48	\$1,109.22	\$1,013.24	\$852.16	\$707.46	\$593.71	\$965.34	\$802.93	\$663.08	\$881.44	\$789.75	\$1,899.68	\$2,350.06
	60-64		\$2,638.69	\$2,243.82	\$1,935.62	\$1,425.16	\$1,477.87	\$1,455.21	\$1,329.30	\$1,117.97	\$928.14	\$778.91	\$1,266.46	\$1,053.38	\$869.92	\$1,156.38	\$1,036.10	\$2,421.28	\$2,995.33
	65+ MP		\$1,877.34	\$1,596.40	\$1,377.13	\$1,013.96	\$1,051.45	\$1,035.34	\$945.76	\$795.40	\$660.34	\$554.17	\$901.04	\$749.45	\$618.92	\$822.73	\$737.15	\$1,779.43	\$2,201.31
	65+ MS		\$3,116.92	\$2,650.48	\$2,286.43	\$1,683.45	\$1,745.71	\$1,718.95	\$1,570.22	\$1,320.58	\$1,096.35	\$920.07	\$1,495.99	\$1,244.29	\$1,027.58	\$1,365.96	\$1,223.88	\$3,592.65	\$4,444.40
Employee and Spouse	Under 30		\$2,002.05	\$1,702.45	\$1,468.61	\$1,081.31	\$1,121.30	\$1,104.11	\$1,008.58	\$848.23	\$704.20	\$590.98	\$960.90	\$799.23	\$660.03	\$877.38	\$786.12	\$1,996.72	\$2,470.10
	30-39		\$2,327.96	\$1,979.59	\$1,707.69	\$1,257.33	\$1,303.83	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.19	\$1,117.33	\$929.34	\$767.48	\$1,020.21	\$914.09	\$2,229.81	\$2,758.46
	40-49		\$2,327.96	\$1,979.58	\$1,707.68	\$1,257.34	\$1,303.84	\$1,283.85	\$1,172.76	\$986.31	\$818.84	\$687.18	\$1,117.32	\$929.34	\$767.47	\$1,020.21	\$914.09	\$2,493.32	\$3,084.44
	50-54		\$3,398.81	\$2,890.19	\$2,493.22	\$1,835.71	\$1,903.59	\$1,874.42	\$1,712.23	\$1,440.02	\$1,195.50	\$1,003.28	\$1,631.28	\$1,356.83	\$1,120.51	\$1,489.50	\$1,334.56	\$3,091.35	\$3,824.26
	55-59		\$4,190.30	\$3,563.22	\$3,073.80	\$2,263.18	\$2,346.88	\$2,310.91	\$2,110.95	\$1,775.36	\$1,473.90	\$1,236.92	\$2,011.16	\$1,672.79	\$1,381.44	\$1,836.36	\$1,645.34	\$3,658.90	\$4,526.35
	60-64		\$5,185.83	\$4,409.78	\$3,804.08	\$2,800.87	\$2,904.46	\$2,859.93	\$2,612.48	\$2,197.15	\$1,824.07	\$1,530.79	\$2,488.97	\$2,070.21	\$1,709.65	\$2,272.64	\$2,036.25	\$4,550.81	\$5,629.73
	65+ MP		\$3,754.72	\$3,192.83	\$2,754.29	\$2,027.93	\$2,102.92	\$2,070.70	\$1,891.53	\$1,590.81	\$1,320.69	\$1,108.35	\$1,802.10	\$1,498.91	\$1,237.85	\$1,645.48	\$1,474.31	\$3,558.77	\$4,402.50
	65+ MS		\$7,304.93	\$6,211.77	\$5,358.56	\$3,945.40	\$4,091.31	\$4,028.60	\$3,680.03	\$3,094.97	\$2,569.44	\$2,156.31	\$3,506.05	\$2,916.17	\$2,408.27	\$3,201.32	\$2,868.33	\$5,929.30	\$7,335.03
Employee and Dependents	Under 30		\$1,769.27	\$1,504.50	\$1,297.85	\$955.58	\$990.92	\$975.73	\$891.31	\$749.61	\$622.32	\$522.26	\$849.17	\$706.30	\$583.29	\$775.37	\$694.71	\$1,951.11	\$2,413.68
	30-39		\$1,955.46	\$1,662.83	\$1,434.44	\$1,056.15	\$1,095.20	\$1,078.42	\$985.11	\$828.49	\$687.82	\$577.23	\$938.54	\$780.63	\$644.68	\$856.97	\$767.82	\$2,165.18	\$2,678.49
	40-49		\$1,908.91	\$1,623.24	\$1,400.29	\$1,031.01	\$1,069.14	\$1,052.75	\$961.66	\$808.77	\$671.44	\$563.49	\$916.19	\$762.05	\$629.32	\$836.56	\$749.55	\$2,263.15	\$2,799.70
	50-54		\$2,234.83	\$1,900.39	\$1,639.37	\$1,207.04	\$1,251.67	\$1,232.49	\$1,125.85	\$946.86	\$786.08	\$659.69	\$1,072.62	\$892.16	\$736.78	\$979.39	\$877.52	\$2,453.87	\$3,035.64
	55-59		\$2,453.62	\$2,086.44	\$1,799.86	\$1,325.20	\$1,374.21	\$1,353.15	\$1,236.06	\$1,039.56	\$863.04	\$724.27	\$1,177.63	\$979.50	\$808.90	\$1,075.28	\$963.42	\$2,668.49	\$3,301.15
	60-64		\$3,248.46	\$2,762.34	\$2,382.92	\$1,754.50	\$1,819.39	\$1,791.49	\$1,636.49	\$1,376.32	\$1,142.62	\$958.91	\$1,559.12	\$1,296.81	\$1,070.95	\$1,423.61	\$1,275.53	\$3,314.45	\$4,100.26
	65+ MP		\$2,447.51	\$2,081.24	\$1,795.38	\$1,321.91	\$1,370.79	\$1,349.78	\$1,233.00	\$1,036.97	\$860.89	\$722.48	\$1,174.70	\$977.07	\$806.89	\$1,072.60	\$961.03	\$2,764.63	\$3,420.08
	65+ MS		\$3,687.16	\$3,135.38	\$2,704.73	\$1,991.44	\$2,065.09	\$2,033.43	\$1,857.49	\$1,562.18	\$1,296.93	\$1,088.40	\$1,769.68	\$1,471.93	\$1,215.57	\$1,615.86	\$1,447.79	\$4,581.00	\$5,667.06
Family	Under 30		\$2,514.20	\$2,137.95	\$1,844.30	\$1,357.92	\$1,408.14	\$1,386.56	\$1,266.59	\$1,065.22	\$884.35	\$742.16	\$1,206.70	\$1,003.68	\$828.87	\$1,101.83	\$987.21	\$3,130.89	\$3,873.17
	30-39		\$2,886.66	\$2,454.68	\$2,117.53	\$1,559.09	\$1,616.75	\$1,591.97	\$1,454.22	\$1,223.03	\$1,015.36	\$852.11	\$1,385.48	\$1,152.37	\$951.67	\$1,265.06	\$1,133.46	\$3,410.66	\$4,219.26
	40-49		\$3,026.34	\$2,573.46	\$2,219.99	\$1,634.54	\$1,694.98	\$1,669.00	\$1,524.59	\$1,282.21	\$1,064.49	\$893.34	\$1,452.51	\$1,208.14	\$997.72	\$1,326.27	\$1,188.31	\$3,644.18	\$4,508.14
	50-54		\$3,864.41	\$3,286.11	\$2,834.76	\$2,087.18	\$2,164.36	\$2,131.19	\$1,946.79	\$1,637.28	\$1,359.27	\$1,140.72	\$1,854.75	\$1,542.70	\$1,274.01	\$1,693.55	\$1,517.38	\$3,999.86	\$4,948.15
	55-59		\$4,222.39	\$3,590.52	\$3,097.35	\$2,280.52	\$2,364.85	\$2,328.61	\$2,127.12	\$1,788.96	\$1,485.19	\$1,246.39	\$2,026.56	\$1,685.61	\$1,392.02	\$1,850.43	\$1,657.94	\$4,427.71	\$5,477.44
	60-64		\$5,700.22	\$4,847.20	\$4,181.42	\$3,078.70	\$3,192.56	\$3,143.62	\$2,871.62	\$2,415.09	\$2,005.00	\$1,682.63	\$2,735.86	\$2,275.56	\$1,879.24	\$2,498.07	\$2,238.23	\$5,443.98	\$6,734.66
	65+ MP		\$4,324.99	\$3,677.77	\$3,172.62	\$2,335.94	\$2,422.32	\$2,385.20	\$2,178.82	\$1,832.43	\$1,521.28	\$1,276.68	\$2,075.81	\$1,726.57	\$1,425.86	\$1,895.39	\$1,698.24	\$4,544.89	\$5,622.42
	65+ MS		\$7,374.28	\$6,270.74	\$5,409.44	\$3,982.86	\$4,130.15	\$4,066.85	\$3,714.97	\$3,124.35	\$2,593.84	\$2,176.78	\$3,539.34	\$2,943.86	\$2,431.14	\$3,231.71	\$2,895.56	\$6,917.65	\$8,557.70

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 9 - Alpine[†], Amador(zip 95644[†]), Butte[†], Calaveras[†], Colusa[†], Del Norte[†](zips 95538[†], 95548[†]), Glenn[†], Humboldt[†], Imperial, Inyo[†], Lake[†], Lassen[†], Mariposa[†], Mendocino[†], Modoc[†], Mono[†], Monterey(zips 93426[†], 93450[†]), Napa, Nevada[†](zips 96160-96162 all products are available), Plumas[†], San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta[†], Sierra[†], Siskiyou[†], Solano, Tehama[†], Trinity[†], Tuolumne

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna Indemnity
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	
		Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	
	Coinurance	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Max																	
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Employee and Spouse	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Employee and Dependents	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
Family	Under 30	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	30-39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	40-49	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	50-54	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	55-59	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	60-64	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MP	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%
	65+ MS	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	11.3%	-1.2%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.0%	3.0%

* Indemnity Only